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HOMEBase

A Regional Support Center for Homelessness Policy and Programs

INTRODUCING HOMEBASE

There are enough homeless people in the nine-county San Francisco Bay Area to make up a mid-sized city. Recent statistics from the State of California Department of Social Services and the Departments of Social Services within the nine Bay Area counties show that between 53,995 and 62,676 family members were homeless for some period during the year ending June, 1989 in the nine counties. This represents 17,588 to 20,416 families. Of these 9,714 families received permanent shelter assistance. This data represents the first hard numbers available on the homeless population. A recent survey of policymakers and service providers conducted by Public Advocates, a public interest law firm, showed that a paucity of affordable housing and shelter space, inadequate individual and family incomes, and fragmented social service delivery systems were key factors perpetuating homelessness. The survey also revealed that there was a growing consensus in the Bay Area that approaching homelessness on a coordinated, regional basis would foster the kind of policies and programs needed to confront the root causes of homelessness, while continuing to develop effective emergency services, where needed.

It was in response to this information that Public Advocates launched **HomeBase**, a Regional Support Center for Homelessness Policy and Programs, in January, 1989. With initial funding from the Hewlett Foundation, and the collaboration of the Association of Bay Area Governments (ABAG), **HomeBase** staff and volunteers are now working on a Core Program which includes four major areas of activity:

*Regional Planning - designing short and long-term strategies for addressing homelessness on a regional basis, creating models of how government, non-profit organizations and private enterprise can work together in planning and delivering solutions.

*Policy and Program Research - responding to policy and program development needs by conducting comprehensive research and formulating recommendations on such topics as coordinating social service delivery and case management, and breaking the link between eviction and homelessness through early intervention and tenant assistance.

*Program Support - providing program assistance to those currently developing and delivering concrete solutions and services to homeless people -- for example, coordinating the development of a day services center, and developing a Master Funding Calendar.

*Public Education - contributing to the general understanding of Bay Area residents about who homeless people are, the economic, social and legal factors creating homelessness, and what we all can do to alleviate this crisis. See our publication, "Homelessness in the Bay Area: The Ten Points".

The small permanent staff at **HomeBase** benefits from the efforts of student externs, community volunteers, the ongoing support of Public Advocates, the participation of ABAG, and input from our Advisory Committees and other homeless advocates. Our goal at HomeBase is to help communities move beyond crisis management toward constructive long-lasting change. We hope that you will contribute toward these efforts in whatever way you can. Please contact **HomeBase** at the address below for more information.

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POINT ONE

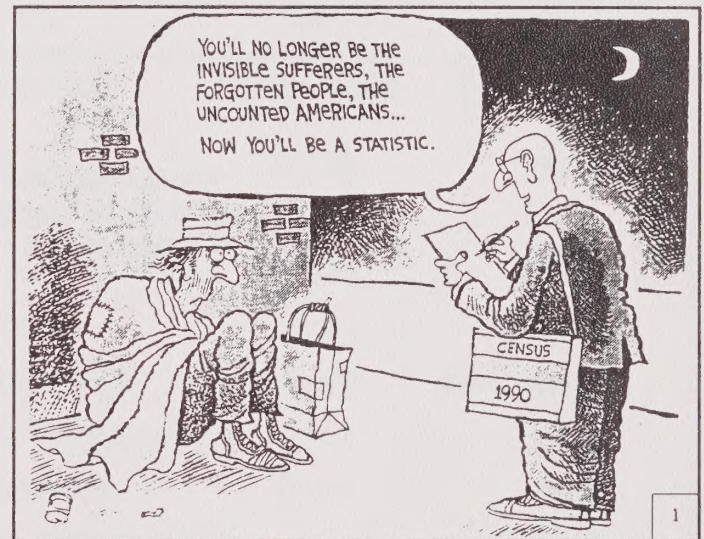
Solving Homelessness: Understand the Social and Economic Causes

Homelessness in the Bay Area, as in the rest of the nation, continues to increase. Why this is so cannot be understood without examining the larger social and economic context of the past two decades.

In 1989, we released the first version of *Ten Points on Homelessness in the Bay Area* to debunk myths and stereotypes about why people become homeless in our communities. Those Points, sadly accurate now as ever, were:

This edition places the latest data on homelessness within a broader context, tracing its causes to their source, only to find that homelessness is but a dramatic, desperate consequence of the shifting social and economic realities of our times.

- POINT I "The homeless" are people — veterans, children, adults with disabilities, single parents, teenagers, part-time employees — without housing.
- POINT II Homelessness in the United States and in our neighborhoods is at crisis levels and still growing.
- POINT III Due to inadequate shelter facilities and the lack of coordinated social services, homelessness is a full-time job.
- POINT IV Lack of affordable housing is the greatest single factor leading to the current homelessness crisis.
- POINT V Individual homelessness is also precipitated by societal factors (low-paying jobs, inaccessible health care), as well as by personal disasters.
- POINT VI Even for those who have homes and jobs today, without substantial savings, homelessness can be just a paycheck away.
- POINT VII None of us can afford to bear the high individual, social and economic costs of homelessness.
- POINT VIII Changing attitudes is a key to solving homelessness.
- POINT IX Many people in the Bay Area are responding creatively to homelessness.
- POINT X Homelessness cannot be solved without the full participation of all of us. There is a need for shared solutions, and everyone has something to offer.



Thousands of People are Homeless in the Bay Area

- Within the past three years, a number of people in the Bay Area have experienced an episode of homelessness. However short or long their sentence of severe hardship, many people were homeless in our midst.

There are two basic ways of counting homeless people:

- A daily count which tells you how many people are homeless on a given night. Researchers

have found that in a given year, the number of people homeless is three times a "one-night" number.²

- An annual count which tells you how many people experienced an episode of homelessness at least once during the year.

Counties, cities and those who provide services to homeless people have made repeated attempts to determine just how many people are homeless at any one time in each area, as a predicate to efforts at planning for solutions.

<u>County</u>	<u>1990 Bay Area People Estimated to be Homeless on Any One Night</u>	<u>1990 Bay Area People Estimated to have Experienced an Episode of Homelessness At Least Once During the Year</u>	<u>1988 Estimated Homeless¹³</u>
Alameda	—	8,000 ⁷	6,000
Contra Costa	5,500 ¹	—	5,500
Marin	500 - 2,500 ²	—	2,000
Napa	200 ³	735 ⁸	500
San Francisco	6,000 ⁴ - 8,000 ⁵	—	6,000
San Mateo	—	8,655 ⁹	5,500
Santa Clara	1,940 ⁶	13,000 - 20,000 ¹⁰	13,000
Solano	—	5,000 ¹¹	5,000
Sonoma	—	5,000 ¹²	2,500

1. Shelter Inc., only 1988 figure available.

2. Blue Ribbon Task Force, 1990 figure.

3. Housing Alliance, 1989 unduplicated shelter figures only (does not include migrant farm workers).

4. *Beyond Shelter*, only 1989 figure available.

5. City and County of San Francisco Residence Element, July 1990, p. 35.

6. *Help House the Homeless*, Santa Clara Coalition, 1989.

7. Emergency Services Network, 1990 figure.

8. Housing Alliance, 1989 unduplicated shelter figures only (does not include migrant farm workers).

9. "Living in the Shadow of Affluence, Needs Assessment," San Mateo County (September 9, 1990).

10. County of Santa Clara Homeless Task Force Survey, 1988-89.

11. Solano Homeless Task Force, 1989.

12. Task Force on Homelessness (does not include 5,000 farm workers between August and November).

13. HOMEBase, *Homelessness in the Bay Area: Ten Points*, (Spring 1989).

The state has begun keeping count of the numbers of homeless families who seek relief from a special fund. The state figures are absolute; they indicate actual numbers of family members who sought assistance and were eligible because they were homeless at some point during the year. These numbers do not include single adults.

"Homeless families and homeless men appear, so far as can be determined, in all large-scale societies. Homeless women and children are relatively rare. Their appearance denotes widespread disorder and instability . . ." 4

**Bay Area Parents and Children
Who Experienced an Episode of Homelessness
During Indicated Fiscal Year**

<u>County</u>	<u>1990 Number of Family Units</u>	<u>1989 Number of Family Units</u>	<u>1990 Number of Parents & Children</u>	<u>1989 Number of Parents & Children</u>
Alameda	6,916	6,514	21,234	19,998
Contra Costa	4,861	3,254	14,922	9,990
Marin	315	251	969	771
Napa	486	439	1,493	1,347
San Francisco	2,549	2,600	7,825	7,981
San Mateo	1,425	1,244	4,374	3,819
Santa Clara	3,726	2,684	11,442	8,240
Solano	2,132	1,976	6,544	6,066
Sonoma	1,534	1,454	4,707	4,464
Total	23,944	20,416	73,510	62,676

The Numbers of People Who are Homeless Continues to Increase

- Looking just at the table of families, which does not include single adults, homelessness in the region has increased 16% from 1989-1990.
- The U.S. Conference of Mayors estimates that families make up 34% of the homeless population.⁶ Applying this average, the total number of people who experienced homelessness in the Bay Area could be a staggering 230,000.
- The 73,510 parents and children who experienced homelessness in fiscal year 1990 are equal to the population of the entire city of Alameda.
- The number of people in need is increasing, despite the \$782 million spent publicly and privately annually in California.⁷ This amount, which seems large, is in fact low when compared on a per person basis to other states.⁸

Within this region, 1989 county spending has been:

San Francisco	\$18.2 million ⁹ (includes all sources)
Sonoma	\$3.4 million ¹⁰ (excludes spending by cities & private sector)
Alameda	\$28 million ¹¹ (excludes spending by cities & private sector)

In Contrast . . .

- In 1989, salaries of two people, Paul Fireman, Chairman of Reebok, and Michael Eisner, Chairman of Disney, were \$21.6 million — more than San Francisco spent on all of its homeless people.¹²
 - NBC's annual \$75 million profit from "The Cosby Show" is nearly three times the amount spent on homelessness in Alameda County.¹³
 - ABC spent \$3 million to make an episode of "Moonlighting," nearly as much as Sonoma County spent for a year on homelessness.¹⁴
- How has this money been spent? Throughout the region, many programs exist to provide direct assistance to homeless people. These programs are created, funded and staffed by non-profit organizations, religious and charitable institutions, government agency staff, and involve private civic groups, corporate and philanthropic foundations, and federal and state funding. Because the programs take many different forms and are both public and private, it is not now known exactly how many people are receiving help, whether that help permanently stabilizes their lives and what is being spent. The following data is the base-line of assistance presently available in programs common to all counties.

Bay Area Short-Term Housing for the Homeless (Minimum Resources)

County	Shelter Beds 1990			Motel Vouchers	AFDC Homeless Family		Rental Assistance		Transitional Housing	
	1990 Shelter Beds ¹	Winter 1989-90 Army Church Beds ²	1989-90 Church Beds ²		Winter 1989-1990 ³	Temporary Shelter Approvals ⁴	Permanent Shelter Approvals ⁵	1990 Season of Sharing ⁶ Deposits/ Rental Asst. Approvals	Critical Needs/ Housing Asst. Dollars	McKinney Act Transitional Housing Grants 1987-89 ⁷ Grants in Dollars
Alameda	728		50	\$134,000	5,829	4,594	160	\$272,974	\$739,000	47
Contra Costa	340	200		\$776,070	4,149	2,698	156	\$169,651	\$1,240,000	79
Marin	100	90		\$8,000-12,000	268	188	114	\$76,661	\$419,000	20
Napa	55			\$12,450	406	356				
San Francisco	1,100		115	(see endnote 3)	2,203	1,137	297	\$221,313	\$7,500,000	241
San Mateo	171	125		\$7,350	1,226	685	126	\$128,322	\$1,490,000	55
Santa Clara	946	475		(see endnote 3)	3,207	1,809	439	\$252,310	\$1,850,000	148
Solano	94			(see endnote 3)	1,822	1,164				
Sonoma	317	35		(see endnote 3)	1,306	883	149	\$86,997		
Total	3,851	925	165	\$937,870-941,870	20,416	13,514	1,441	\$1,208,228	\$13,238,000	590

- Shelter Beds:** Alameda: Emergency Services Network; Contra Costa: Contra Costa County Homeless Advisory Committee; Marin: Innovative Housing; Napa: Napa Housing Alliance - Dan Ward; San Francisco: S.F. Mayor's Office/DSS Hotline - Tony Nicco; San Mateo: Shelter Network of San Mateo; Santa Clara: County Survey, 1989, p. 21; Solano: Solano Homeless Task Force; Sonoma: Sonoma Catholic Charity - Chris Castillo. Some figures include SRO hotels and may include transitional housing.
- Church Beds:** Alameda: St. Francis de Sales Emergency Winter Shelter Final Report, February 1 - April 30, 1990 and First Unitarian Church of Oakland Emergency Winter Shelter Final Report, December 1, 1989 - April 30, 1990, prepared by David Eifler, Berkeley Oakland Support Services; Contra Costa: Janet Tompkins, Contra Costa County Department of Social Services; Marin: Robert Puett, Marin Housing Center; San Francisco: Maggie Donahue, San Francisco Interfaith Emergency Winter Shelter Program; San Mateo: Bonnie Bowling, San Mateo County Department of Community Services; Santa Clara: Cold Weather Statistical Information for 1989 - 1990, prepared by Susan Haag, CWS Volunteer Coordinator; Sonoma: Laurie Reichel, C.O.T.S.
- Motel Vouchers:** Alameda: Dave Williams, Alameda County Social Services, based on estimated amount of county funds, (September 1990); Contra Costa: Budgeted for period June 1, 1990 - September 30, 1990, *Safety Net Bulletin*, (June, 1990), p. 7; Marin: Salvation Army, Lt. Rob Bowman, (August, 1990), telephone interview; Napa: Lynne Perez, Napa County Department of Human Services, telephone interview. This amount includes General Assistance funds only, (October 1990); San Francisco: S.F.'s largest motel voucher program (DSS Hotline) is included in shelter bed number. Smaller programs exist as well; Solano: Ron Clark, Crisis Service, (September 1990), telephone interview. Solano has a small number of private programs; Sonoma: Georgia Berland, (September, 1990), telephone interview. Sonoma has numerous private programs.

Motel voucher programs take many different forms. We have set out minimum estimated costs for the largest programs in each county. Other small private programs may exist. These large programs may encompass hospital beds or transitional living arrangements. They may extend through the year or be available in winter only. Numerous private programs do not have set limits on money to be spent, nor may they have information as to how much money is allotted to each person or how many people have been served in this way. Some counties provide motel vouchers or payments as a part of General Assistance or the Aid to Families with Dependent Children Homeless Assistance Program.

Because so many of these programs are small and privately funded and administered, counties do not always have overall data on total vouchers/ assistance provided.

- Aid to Families with Dependent Children (AFDC) Homeless Family:** State of California, Department of Social Services Statistical Services Bureau.
- Id.*
- Rental Assistance:** Season of Sharing, Northern California Grantmakers, Gerry Blodgett, (September 27, 1990), telephone interview. Note: Private organizations in the counties also provide rental assistance/rental deposit money. Chart shows total money granted per county for year 1990 and rental assistance requests approved through September 24, 1990 only.
- Transitional Housing:** Association for Non-Profit Housing, "The Five-Year Time Bomb: An Analysis of the McKinney Act Housing Programs in California," (February, 1990), Appendix 1, p. 29. There are other non-federal sources of transitional housing that have not been collected here.



Why does homelessness not only persist, but worsen, despite the millions of dollars in state, federal, local and private contributions? It is because, for the most part, we've been treating the symptoms, not the underlying problems.

After several years of examining the human tragedy of homelessness here, it is clear that homelessness in the Bay Area has three major interactive causes:

- Inadequate incomes (from jobs and the government "safety net")
- Unaffordable housing (for all of us, but especially the poor)
- Inadequate social services (for preventing or overcoming homelessness)

Solutions to homelessness cannot be developed without addressing these causes.

POINT TWO

Unraveling the Causes: Insufficient Incomes Create an Unstable Environment

Working Americans, including homeless people, are having greater difficulties making ends meet, while at the same time we have eroded the government “safety net.”

Americans believe in the “work ethic.” This shared value means that we believe everyone should work to earn a living. In return for working, we expect to be paid enough to support our basic needs, such as food and housing.

The increase in homelessness during the 1980’s, however, is one sign that we are not making it possible for everyone to live by this shared value, which is an element of the social contract that holds our nation together. If large numbers of people are unable to live by the values that hold us together, what will happen to our nation?

The Meaning of Poverty

Clearly, homeless people are poor people. But what does it really mean to be poor or “low income” or “below the poverty level”? These terms are used in relationship to those who have enough to not be poor and are a reference to the national measurement of poverty known as the “poverty line.” Unfortunately, we have all gotten used to hearing this term, without realizing that it has lost its meaning.

Set without any relationship to housing, transportation, or health care costs, the current federal “poverty level” fails to correspond to the reasonable cost of living for specific geographic regions.

- Federal poverty levels are determined by estimating the minimum nutrient intake necessary to sustain life over short periods, determining the cheapest possible way to purchase these dietary components in a number

of cities, and deriving a dollar figure for the average. This average is said to represent one-third of the monthly expenses of a poverty family, so the poverty line is then set at 3 times this food figure.¹

- The federal government sets a level of \$12,700 as the amount a family of four needs to earn in 1990, to be “at poverty.”² Anyone earning less is “in poverty.”

The term “poverty line” is also misleading because it conjures up a bright line separating those of us “in” poverty from those who are “out of” poverty. Poverty, however, is more like a magnetic field that can pull people into it in unpredictable ways. There is no bright line separating those who are now poor but housed from those who are now poor and homeless.

Many Homeless People are Working People

Many homeless people work, but like the average American worker, they are getting less and less of what it takes to survive. Rather, they are working themselves “into” poverty.³

- In San Francisco, an estimated 15-20% of homeless people are working.⁴
- A recent Alameda County survey showed that 14% of people sleeping in homeless shelters had jobs.⁵
- A San Mateo County survey reported that 22% of homeless people are working.⁶

- In Santa Clara County, a shelter survey reported that 16% of homeless people had jobs and 90% were willing to work.⁷
- Nationally, 5-10% of homeless people work full time; another 10-20% work part time.⁸

Today's Homeless People are Yesterday's Working Poor



In today's world, working is not necessarily a way out of poverty.

- 60% of new jobs created nationwide since 1979 pay less than \$7,000/year.⁹
- 30% of all working Californians earn less than \$12,700/year.¹⁰

*"In America we have a minimum wage. But there is not a maximum wage. Lee Iacocca probably now makes over a million dollars a year. In 1982, he got bailed out by the government, while poor women received lacerating cuts."*¹¹

- The gap between the federal minimum wage and the national average hourly wage has steadily grown:

Federal Minimum Wage as a Percentage of Average Hourly Wage¹²

<u>Year</u>	<u>Percentage of Average Hourly Wage</u>
1950	57%
1979	49%
1989	35%

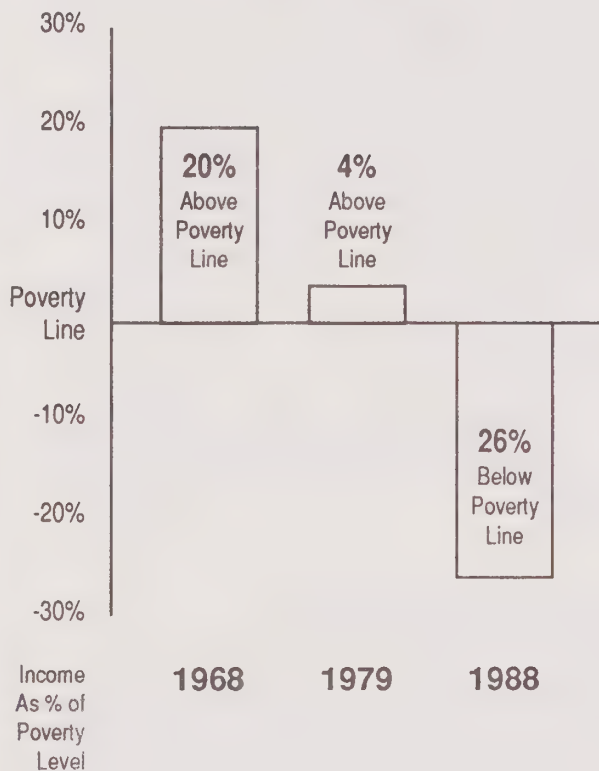
- The California minimum wage of \$4.25/hour has not kept up with the cost of living. A Bay Area worker being paid at this rate would earn \$8,840 a year.¹³

A Bay Area worker whose income is equal to the Bay Area average would earn \$50,870 per year, equivalent to about \$24.46 per hour.

- A recent Santa Clara County report states that "affordable housing, either to rent or own . . . for persons earning less than \$12 per hour is practically non-existent."¹⁴

What does this mean to people now homeless? That the jobs most readily accessible to those with low skills will not pay enough for them to work their way out of homelessness.

Annual Income from Working Full-time at Minimum Wage in Relation to the Poverty Line for a Family of Three



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Disparities in wages and income are even worse for people of color and women heading families.

- Only 5% of new jobs gained by African Americans nationwide paid \$18/hour or more, compared to nearly 20% of new jobs held by whites.¹⁶
- Latino families earned 71% of the income of non-Latino families in 1979; by 1988 they earned only 66%.¹⁷
- Nearly one-third of all families headed by women are in poverty.¹⁸

Clearly, the minimum wage, which not long ago did pull people “above the poverty line,” has not kept up with the cost of living.

Much of this deterioration in incomes is due to a shift in America away from relatively well-paying manufacturing jobs to minimum-wage service jobs and temporary or part-time positions. This shift has accelerated in the last decade, and is part of a major transformation in the way we work.

- Nationwide, service, retail and restaurant jobs made up about 88% of all new jobs created between 1980-1988; there was a net loss of 882,000 manufacturing jobs.¹⁹
- In the Bay Area during the 1980’s, 48% of new job growth was in services, while only 5% was in manufacturing. In the 1970’s, however, manufacturing accounted for 23% of total regional job growth.²⁰
- In 1950, manufacturing accounted for about 30% of our Gross National Product and over half of all jobs; by 1990, manufacturing’s share of GNP has declined to about 20% and accounts for only one-fourth of all jobs.²¹
- The new jobs pay much less: In the Bay Area, the average manufacturing 1988 annual wage was \$39,079; retail trade, only \$21,098.²² Nationwide, in 1988, the average weekly wage in manufacturing was \$418; in services, \$290; in retail, only \$184.²³
- Custodians and security guards are two of the fastest growing careers in the nation.²⁴

This economic transformation has been caused by the merger of the American economy with the world economy, as our corporations become nerve centers for overseas manufacturing and sales efforts. This trend apparently will continue in the coming decade. We should look upon the transformation as positive, but quickly determine

how to meet the living needs of our people as we enter the age of world-wide information and technology.

- The federal Department of Labor estimates that within five years, 75% of all jobs will require post-high school education for entry level positions.²⁵

For those who lose their jobs, the situation is grim.

- Of the 6.8 million counted as unemployed nationally in October 1987, 5.1 million were not receiving benefits.²⁶
- In contrast, David Frost's reported severance pay for leaving "Inside Edition" after only six weeks was \$4.3 million.
- Between 1983 and 1989, 10 million Americans lost their jobs; 70% of them found new jobs by 1989, but one-half of those who found new jobs were paid less than at their old jobs. People were working again, but they were poorer than before.²⁷

The Government Safety Net is Torn

Those of us who are unfortunate enough to lose our jobs, or who cannot work because of a disability or because no childcare is available, may eventually be forced to depend on government assistance to survive. Whether we personally use it or not, we expect it to be there for those who need it, and pay our tax dollars to support it.

This government "safety net," however, is falling apart. Homeless people are among those falling through because government income supports are not sufficient to meet their cost of living needs.

- Only 33% of unemployed persons were able to collect unemployment insurance in 1989.²⁸
- Between 1970 and 1985, the value of benefits under the primary support program for families, Aid to Families with Dependent Children (AFDC) declined 31%.²⁹
- The number of people living "below the poverty level" in the United States has increased 41% from 1970 to 1985. Much of this increase is due to the way federal aid is administered.³⁰
- In 1985, 15 million poor people did not receive any aid at all.³¹
- In San Mateo, only about one-third of homeless people receive welfare, usually only for a short time.³²

We are Not a Poor Nation

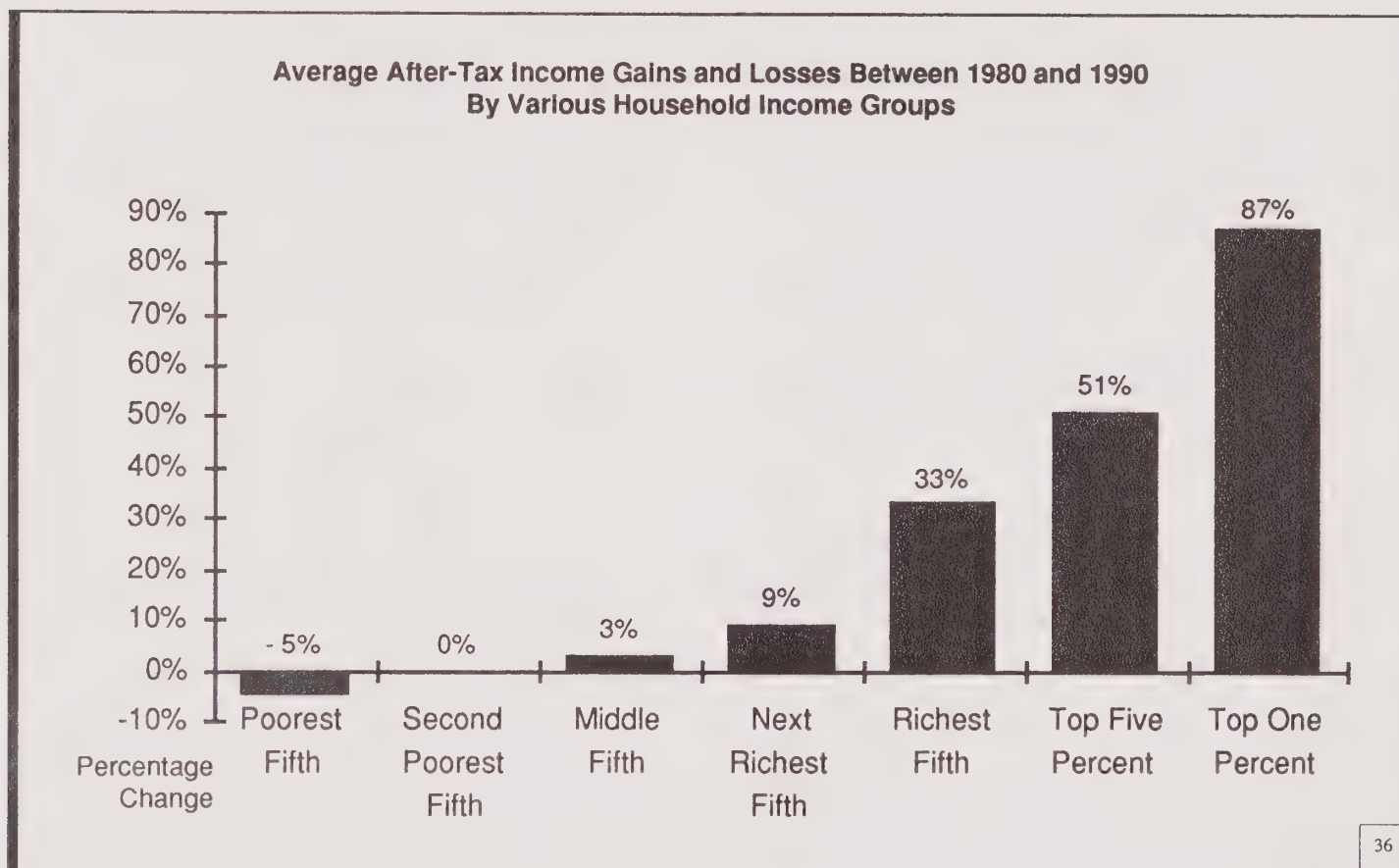
This era of social and economic transformation, with disappearing jobs and decreasing wages and welfare grants, also witnessed the largest income gap between rich and poor since at least 1947, when statistics started being kept, and the largest accumulation of wealth since the "robber baron" days of the late 19th Century. We did not become a poorer country; instead,

*"America's rich spent the last decade partying like a drunken heavy metal band in a posh hotel . . . Then they checked out and stuck the maid with the damages. We are the maid."*³³

- The number of millionaires nearly doubled — in just four years — from 475,000 in 1982 to 941,000 in 1986.³⁴
- In 1979, corporate chief executive officers made

29 times the income of the average factory worker; in 1990, they made 93 times as much.³⁵

- The rich indeed got richer in the 80's, and the very richest got the very most:



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- The richest one percent of Americans (2.5 million people) receive nearly as much in income as the bottom 40% (100 million people). In 1980, however, the top 2.5 million received only half as much.³⁷

This growing inequality was not an inevitable result of forces operating beyond our grasp, but was in fact caused by conscious governmental decisions. In addition to the government decisions to keep the minimum wage low, reduce the number of people eligible for welfare, and diminish welfare benefits, the following decisions directly helped the rich:

- The reduction of top individual and corporate income tax rates.

**Change In Taxes Paid by Rich and Poor,
1980-1990³⁸**

<u>Income Group</u>	<u>Percentage Change in Taxes Paid</u>
Top 1%	- 14%
Top 20%	- 9%
Poorest 20%	+ 16%
Poorest 10%	+ 28%

- The wealthy who held government (and other) bonds benefitted from high interest rates, caused by tight monetary policy by the Federal Reserve and the huge federal budget deficit.³⁹

-
- Economic deregulation by the federal government contributed to the savings and loan crisis, as well as the wave of corporate mergers, benefitting corporate deal makers, financial institutions and stockholders.⁴⁰

Even more disturbing than the mere accumulation of vast wealth is how that wealth has been accumulated over recent years. In contrast to earlier fortunes, made in basic industries such as steel or auto-making, today's fortunes are less likely to make a positive contribution to the economy.⁴¹

- The "Forbes 400" list of richest Americans in 1989 showed that 77 made their fortunes through real estate, 72 through media empires and 63 through finance (such as corporate raiders).⁴²
- The Forbes list also included 13 people who made their money through pizza, candy, running shoes, cosmetics, greeting cards or Coca-Cola bottling.⁴³
- Only 12 high-tech entrepreneurs made the list.⁴⁴

Homelessness is one result of this growing income disparity, which hits hardest those whose declining incomes collide with rising housing costs.

POINT THREE

Unraveling the Causes: Unaffordable Housing Contributes to this Unstable Environment

For many of us, but especially for homeless people, the lack of affordable housing in the Bay Area has turned the American Dream into a nightmare.

In addition to the work ethic, we share a common desire for the “American Dream” of owning our own home. No one can deny the attractiveness of the dream, but what does it mean to most?

- Security of tenure in our homes
- Control over our living space
- Stable housing costs
- Some equity accumulation
- Community membership and social status¹

In recent years, however, more and more of us have been unable to achieve that dream, due to escalating housing costs. The housing situation for poor people is even worse than for the middle class. Not too long ago, homeless people in the Bay Area were poor people who had places to live. What happened?

Loss of Units and the Failure to Build

- Nationwide, in 1970, a surplus of 2.4 million low income units is said to have existed; by 1978, the surplus was down to 400,000; by 1985, there was a deficit of 3.7 million. At the same time, the number of poor households needing these units increased by 25%.²

Owners converted many low income housing units in residential hotels to more profitable uses (tourist hotel rooms, more expensive apartments, condominiums, offices):

- In San Francisco, the number of Single-Room Occupancy hotel units decreased 46% from 32,982 in 1975 to only 18,723 by 1988.³

Local governments and housing developers also failed to meet projected demand:

- Only about 20% of the needed 119,650 low cost housing units in the Bay Area by 1990 have been built.⁴

Rental housing construction also declined due to tax law changes in 1986 which discouraged investment.⁵

Local opposition to the development of housing affordable to the poor, based on misplaced fears that neighborhood property values would decline, also prevented needed housing from being built.

- The 1989 Loma Prieta Earthquake exacerbated already poor housing conditions. In Alameda County, about 2,500 units were destroyed or damaged, including 1,000 units affordable to very low income households. In San Francisco, about 6,300 units were destroyed or damaged, 4,000 of which were located in low and moderate income neighborhoods.⁶

The Federal Government's Withdrawal from Housing

Another cause of the housing crisis for low income people was the declining federal role in housing.

In the Housing Act of 1949, the federal government

established the goal of “a decent home and suitable living environment for every American family.” In the last decade, however, the federal government has retreated from this goal.

- The federal Housing and Urban Development appropriations for subsidized housing fell from \$32.2 billion in 1978 to \$9.2 billion in 1988 — an 80% decrease on an inflation-adjusted basis.⁷
- Between 1976 and 1982, one million federally subsidized housing units were built. Between 1982 and 1988, only 25,000 units were built.⁸
- The ratio of defense expenditures to low income housing expenditures in 1980 was 5:1; in 1990, it was 20:1.⁹

Much of the Bay Area’s federally subsidized housing is threatened with loss in the near future, if nothing is done.

- About 32,000 units in the Bay Area subject to HUD Section 8 contracts (in which low income tenants pay 30% of their income toward rent and the federal government makes up the difference between that amount and the market rent) may be converted to market rate units within the next five years.¹⁰

The Affordability Crisis for Renters

The trends described above have created an affordability crisis for renters.

Studios and single room occupancy residential hotels often represent the only available housing for low income people. As demand has increased for a decreasing number of units, these rents have gone up far faster than rents on any other types of housing.



“This person doesn’t have a place to live. I think the problem is they are raising the rents. If a person couldn’t afford it they probably end up homeless. Income should be used when raising rents. If they keep this up maybe more and more people will become homeless.”

- Hien Phong, 6th Grade¹¹

Median Rents In San Francisco

	<u>1978</u>	<u>1988</u>	<u>% change</u>
Vacant studios ¹²	\$159	\$450	+183%
SRO rooms ¹³	\$127	\$338	+166%
	<u>1980</u>	<u>1989</u>	<u>% change</u>
2-bedroom apartments ¹⁴	\$475	\$895	+88%

These increases might be bearable, if the incomes of low income people had increased as fast as rents. But this is not the case — rents have increased far more than incomes.

- Between 1970-1983, rents tripled, while renters' incomes merely doubled.¹⁵

HUD determines a "fair market rent" (FMR) for the nation's cities, and further states that to be "affordable," housing should not cost more than 30% of household income. These "fair market rent" and "affordable" guidelines, however, are incompatible in the Bay Area. Those in poverty within our region need to earn an amount from 192 to 395 percent of the poverty level to afford what the federal government has found fair rents to be in this market.

- One third of all Americans — 78 million people — are "shelter-poor," meaning that they have to spend so much on housing they lack sufficient income to pay for other basic necessities. (This is 42% more people than were shelter poor in 1970).¹⁶
- In the Bay Area, more than half of all poor renters (those earning \$5,000 or less per year) spent at least 70% of their incomes on housing in 1985.¹⁷ With the federal government poverty line established to require at least 30% of their incomes to be spent on food to stay alive, what kind of life can they be leading?

The housing burden on higher income people, however, is much less.

- Only 10% of Bay Area households earning over \$60,000 spent more than 30% of income on housing.¹⁸

Obtaining federal housing assistance often takes years of waiting for Bay Area families.

Fair Market Rental & Income Rates in California

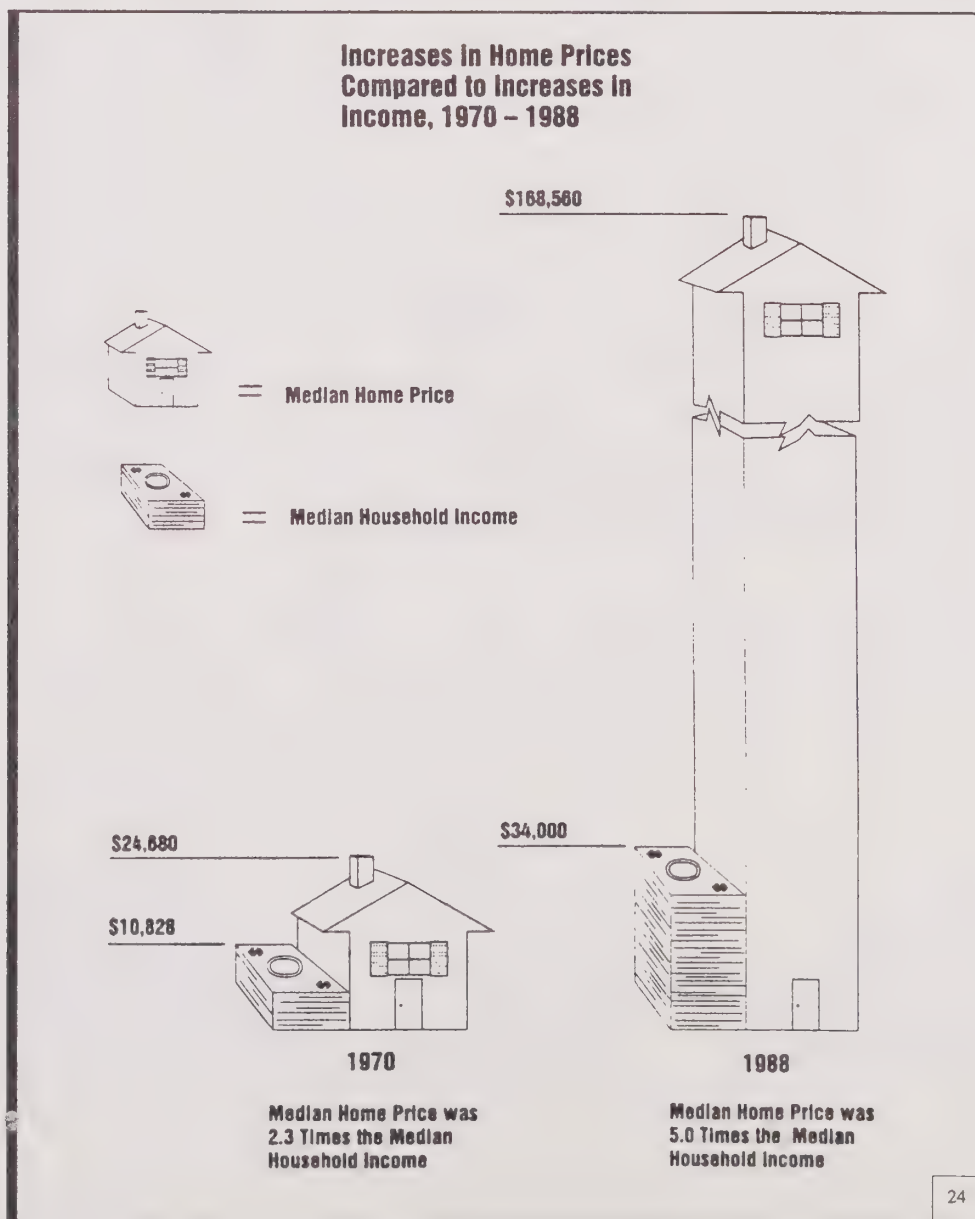
City	Fair Market Rent			Annual Income Needed to Pay FMR as 30% of Income			Annual Income Needed as % of Poverty Level		
	<u>Efficiency</u>	<u>1bdm</u>	<u>2bdm</u>	<u>Efficiency</u>	<u>1bdm</u>	<u>2bdm</u>	<u>Efficiency</u>	<u>1bdm</u>	<u>2brm</u>
San Francisco	\$590	\$716	\$848	\$23,600	\$28,640	\$33,920	395%	357%	280%
San Jose	\$590	\$715	\$840	\$23,600	\$28,600	\$33,600	395%	347%	278%
Santa Rosa/Petaluma	\$465	\$564	\$665	\$18,600	\$22,560	\$26,600	311%	281%	220%
Vallejo/Fairfield/Napa	\$432	\$493	\$580	\$17,280	\$19,720	\$23,200	289%	246%	192%

- A total of about 56,000 households were on waiting lists for government assisted housing in Alameda, Contra Costa, Marin, San Francisco and San Mateo counties. The waiting period ranges from one to five years.²⁰
- In Santa Clara County, the Housing Authority receives over 100 phone calls a day from people seeking affordable housing.²¹

The Affordability Crisis for Potential Homebuyers

- Only 11% of Bay Area households can now afford the median priced home.²²
- The median purchase price of Bay Area homes has more than doubled in the last ten years:²³

<u>1970</u>	<u>1980</u>	<u>1990</u>
\$25,500	\$109,000	\$261,000



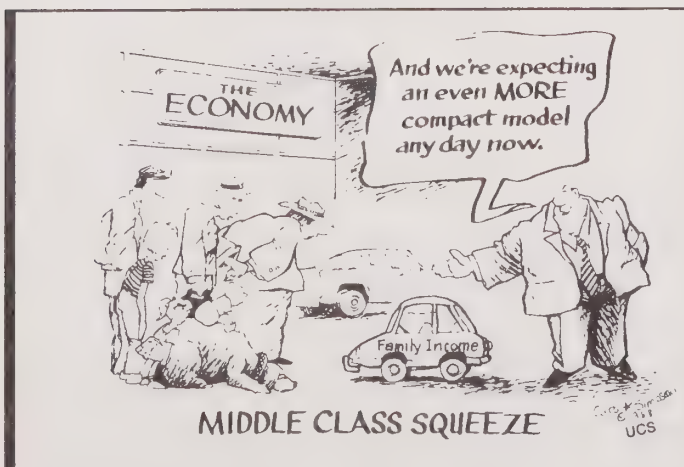
- Between 1970 and 1988, California's family income increased 234%, but housing costs increased 580%.²⁵

In contrast, substantial amounts of housing for the rich continue to be sold.

- Bay Area homes sold for over \$1 million between January 1989 and June 1990 numbered 366.²⁶
- A San Francisco condominium was recently sold for \$4 million, the most expensive such sale ever.²⁷

And then there were cars:

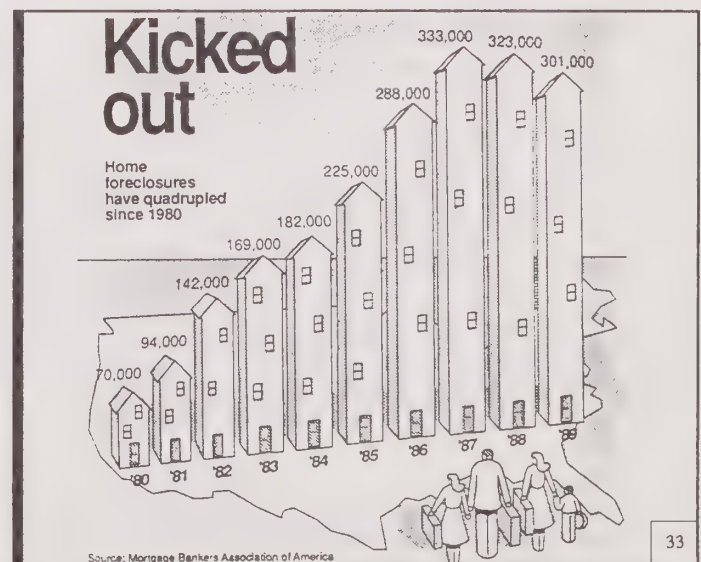
- The new \$900,000 Ferraris were all sold out — pre-production.²⁸ Meanwhile, “in the land that invented it, the automobile has taken on new significance. The new poor live in cars, camp by rivers and stay with friends until their welcome wears out . . . Abandoned vehicles — cars, buses, truck containers — are being pressed into service as temporary homes.”²⁹
- A San Francisco ordinance banning sleeping or eating in cars at night was upheld on the grounds that it did not discriminate between the rich and poor.³⁰



The Mortgage Finance System Exacerbates the Affordability Crisis

The way we finance housing — through mortgages and the deduction for mortgage interest — also adds to the cost of housing. Owners seek to maximize profits in each sale of housing causing a constant upward spiral in prices. Speculation — rapid buying and selling to make a quick profit — not only increases costs, but is a non-productive use of investment capital. Speculative forces, in addition to government deregulation of the savings and loan industry and the expansion of the secondary mortgage market in the 1980's, contributed to higher interest rates, higher housing costs and an explosion of debt.

- From the end of World War II to 1965, residential mortgage interest debt grew from next to nothing to \$250 billion. By 1980, that amount had grown to \$1.1 trillion. Between 1980 and 1987, the amount of debt had doubled to \$2.2 trillion.³¹
- Between 1980 and 1987, average household mortgage debt has increased 30%.³²
- Not surprisingly, the rate of mortgage foreclosures has quadrupled since 1980 as people have not been able to keep up.



This System Subsidizes Housing for Upper Income People

The mortgage interest deduction constitutes a huge subsidy for upper income housing, far greater than our subsidy for low income people.

- Nationally, in 1987, the richest one-sixth of the population received two-thirds of the benefit from the mortgage interest deduction; most homeowners don't use the deduction because they don't earn enough income to itemize their taxes³⁴ or because they have no mortgage (43% of homeowners have no mortgage).³⁵
- California, in effect, spends about \$70 per person annually to subsidize housing for upper income people through the mortgage interest and property tax deductions. In comparison, in 1988, the state spent only 64 cents per person directly on low income housing.³⁶
- The federal government, through the mortgage interest deduction, lost approximately \$53.9 billion in revenue in 1988. In comparison, the government only spent \$13.9 billion directly on low income housing that year.³⁷

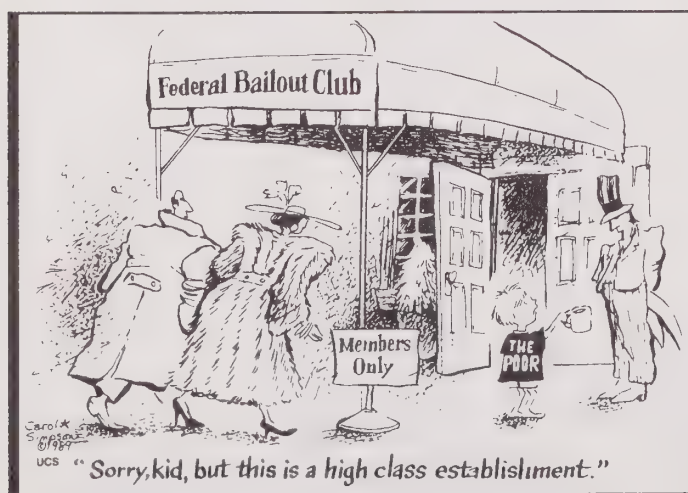
How Much Housing Do We Need?

Bay Area Low-Income Housing Needs, 1988-1995³⁸

<u>County</u>	<u>Units Needed</u>
Alameda	19,649
Contra Costa	15,142
Marin	3,513
Napa	2,570
San Francisco	9,362
San Mateo	9,045
Santa Clara	25,358
Solano	7,282
Sonoma	9,990
Total	101,911

This projection may even underestimate the total need by about 50,000 units.³⁹

These facts demonstrate that many people have difficulty affording housing and therefore end up on the streets, as soon as any economic or personal crisis hits and they lose their current home.

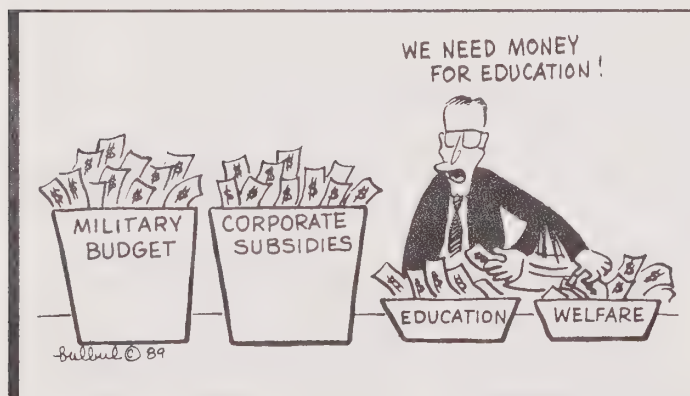


POINT FOUR

Unraveling the Causes: Inadequate Social Support Services Within this Unstable Environment

The proliferation of homelessness in the United States reflects the inadequacies of the American system of human services delivery.

The social safety net begun by the federal government in the time of the Great Depression created a system of programs for those of us who are poor, aged, mentally or physically disabled, children, runaway youth and substance abusers.¹ Over the past fifty years, however, these programs have failed many of us, who may now appear on the streets and in the shelters. Indeed, for those of us who are low income people, the image of a safety net is apt because we are in danger of falling through the holes. The irony is that once we are homeless, we are even more dependent on the same systems that have already failed us once.



Problems with Service Delivery

Our human services delivery system is not the outcome of a unified planning process — rather, it is a collection of programs developed at various times. It is inconsistent and incomplete. The level and quality of services provided at any given time, moreover, depends on fluctuating funding streams from government or the private sector, and cannot easily be reshaped to respond to increased human need. Because the system is not designed to take a comprehensive view of people and their ongoing

needs, it serves least well those whose needs are multiple and long-term.²

- A recent survey of those who provide services to homeless people in the Bay Area indicated that the primary constraints they faced were lack of staff and lack of outside resources to which to refer clients. Other obstacles included: lack of an integrated tracking system to share information on client needs and services received; inadequate transportation to send clients from one service to another; improper service categories or restrictive regulations that did not allow clients to be adequately served; and limited funding.³

Health Services

Health problems may lead low income people into homelessness. A lack of health insurance, for example, may easily cause expenses which tap into rent money.

- In 1988, 31 million Americans lacked private health insurance yet were ineligible for Medicaid or Medicare. The number of uninsured people increased 29.9% from 1980 to 1988. Two thirds of these people are in families with at least one worker (usually full time).⁴
- In 1990, 5.8 million Californians were estimated to be uninsured. Nearly 80% were found to be working parents and their children.⁵
- In 1990, 33% of children in San Francisco were estimated to be without health insurance.

Once a person is homeless, health problems become worse. Many Bay Area counties have instituted “Health Care for the Homeless” programs; some using medical vans to reach the homeless population. They treat problems that range from under-nutrition and gastro-intestinal disorders to skin conditions, pregnancy complications, and ear, nose and throat conditions.

- The Alameda County program saw 7,432 homeless individuals in 1989 and had treated 5,096 in the first six months of 1990.⁶
- The Contra Costa County program treated over 5,000 people in 1989 and estimated that about 35% of the homeless population was not seeking any treatment at all.⁷
- In San Francisco, 15,654 homeless people were seen by the Health Care for the Homeless Project between July 1989 and June 1990.⁸

Mental Health Services

We neglected our promise to create an adequate number of mental health facilities in our communities when we shut down the large mental hospitals in the 1960’s and early 1970’s. Many of those discharged were able to live in SRO’s and other low income housing, even without adequate non-institutional treatment facilities. When those housing options decreased, their private nightmares became, in many instances, public. We continue to make mentally disabled people victims of our national, state and local budget crises, when we do not make treatment options available.

- Community care facilities have been funded inadequately: only 700 of these facilities were ever built, rather than the 2,500 planned nationwide.⁹
- A recent “report card” on mental health care throughout the nation gave California’s system a

score of 7 out of a possible 25 points. California was one of the four states cited as “moving backward” in its mental health system.¹⁰

- As of June 1990, San Francisco’s public mental health programs could serve 13,000 clients. The Department of Public Health estimates 22,000 people need assistance.¹¹
- When the federal Department of Health & Human Services tightened eligibility requirements for Supplemental Security Income (SSI) disability benefits in the early 1980’s, the mentally disabled were dropped from the rolls in disproportionate numbers.¹²
- About 1,000 people in Santa Clara County have been discharged from mental health care facilities into unstable living situations, and many end up on the streets.¹³

Substance Abuse Services

For low income people who are trying to overcome substance abuse problems, assistance is nearly impossible to obtain. As with any income group, chronic substance abuse without intervention and treatment can lead to alienation among family members and loss of ability to maintain a stable living environment.

- In 1990, 37% of adult shelter residents in Alameda County were reported to have a drug problem; 32% had an alcohol problem. In 1985, only 8% of residents reported a problem.¹⁴
- 25% of homeless people in San Mateo are reported to have drug/alcohol problems.¹⁵
- San Francisco’s Community Substance Abuse Services program, which treats people who otherwise could not afford these services, reported 3,798 people on its waiting list.¹⁶

For people who want to end their abuse but are too poor to afford treatment, there is little opportunity for help.

Childcare, Education and Family Life Services

Access to childcare and the school system is difficult for many parents.

- In 1983, one in every five children in the United States lived in single-parent households. (Expected to now be one out of every four children in the United States.) Most of these single parents would have great difficulty in maintaining employment without reliable, accessible day care for their children. However, as of 1986, there were only 22,000 licensed child care centers in the country, serving an average of 25 children each.¹⁷
- From 1983 to 1987, 1,512,000 children were estimated to be poor in California. But by 1988, there were only 112,500 federally funded child care slots in the state.¹⁸
- Low income parents spend an average of \$35 per week on child care, which amounts to 25% of their income. (With housing costs at 70% of income and food at 30%, what trade-off's are being made?) Higher income families spend an average of \$50 per week on child care, which is only 6% of their income.¹⁹
- 50,000 babies are born to teenagers annually, with an estimated 600 in Oakland alone. At least 150 Oakland teen mothers do not return to school each year because they do not have child care available to them.²⁰
- The lack of child care means many teen parents leave school and jobs, forcing them to rely on welfare programs to survive — programs that fail to provide a way off relief. Over \$300

million a year is spent in California in welfare and health benefits to support teen families.²¹

- In San Mateo, 54% of homeless people who had children living with them said they needed child care.²²

Youth who experience problems with severely dysfunctional families may find themselves compelled to leave, (as do battered women) and, in some cases, reunification may be infeasible.

- Youth who have “aged out” of the child welfare system are no longer eligible for foster care.²³
- Some youth need a range of services to develop the skills necessary to make the transition to self sufficiency.²⁴

Legal Support and Advocacy Services

Low income people need legal counseling, advocacy and representation in areas such as landlord-tenant, employment or welfare benefits issues. Without this help, many people became homeless through evictions that could have been prevented or jobs they might have kept. Such assistance does not always require an attorney, but instead a trained advocate who understands “the system.” County legal aid and pro bono efforts are often overburdened and unable to meet the needs of many low income people, especially in the counties with smaller towns and few big law firms. Those in need go without help, and their problem is not prevented from leading to homelessness.

- San Mateo County's Legal Aid offices have been cut back from five offices in the 1970's to one, due to severe budget cuts nationally.²⁵

In Contrast . . .

- Services for the wealthy, however, blossomed in the 1980's. "Personal Shoppers" at department stores take care of one's shopping and gift buying; entrepreneurs have started companies to deliver gourmet restaurant meals to one's office or home; home cleaning services have proliferated.
- A recent Air Force internal audit found that top officers had improperly used nearly \$10 million to refurbish officers' clubs, golf courses and other recreation facilities at several Air Force bases.²⁶
- The Walt Disney Company reportedly plans to spend \$1 billion to build a new amusement park in Southern California.²⁷
- Each television network spent about \$875 million on its entertainment department in 1988.²⁸
- It cost NBC \$2.2 million to air one hour of the 1988 Olympics.²⁹

POINT FIVE

Unraveling the Causes: Personal Crisis Within this Unstable Environment Leads to the Reality of Being Homeless

In a landscape where insufficient incomes and unaffordable housing prevail, individuals become homeless when an unexpected financial setback, illness or personal crisis occurs. Once homeless, people are faced with a new and overwhelming set of obstacles.

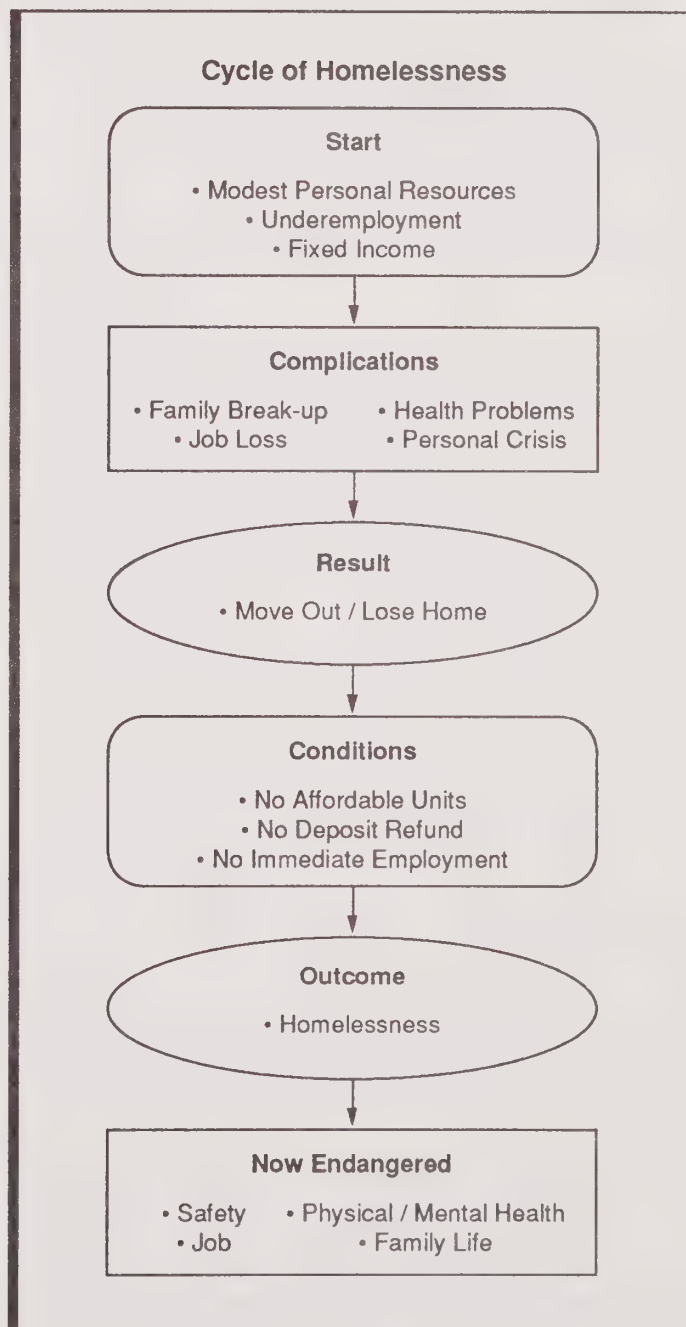
We all believe that America is the “land of opportunity,” where people can reach their full potential as human beings. Yet that opportunity is denied to indigent people who are hit the hardest by changing wages and housing costs. When combined with job lay-offs, health problems or divorce, the result is now all too often the grim reality of life in shelters and in the “out-of-doors.” From that point on, trying to meet basic subsistence needs becomes an all-consuming struggle.

- In San Mateo, service providers offered shelter to 2,318 persons, but were unable to provide shelter for 77% of their homeless population.¹

When the earthquake struck last year, our community responded with great giving and sharing to those of us in need. When some of us lost homes we owned and valuable possessions from the quake, many more of us responded to help make up for the loss. We also focused more attention on preparing for and preventing harm from future quakes.

However, when large numbers of people with low incomes, high rents, and minimal government assistance lose their homes in a gradual, less dramatic fashion, we fail to identify this phenomenon as a community disaster. Yet homelessness is a disaster, with consequences as dire as any caused by fire, earthquake or hurricane.

How Does Someone Become Homeless?



How Long Have Homeless People Been Without Homes?

- In San Mateo, two-thirds say they are homeless for the first time, most for three months or less.²
- 55% of homeless people in Santa Clara County shelters had been without homes for less than three months; 23% had been without homes for over a year.³
- 43% of shelter residents in Alameda County were without homes for less than one month; 9% had been for more than a year.⁴

Being without shelter is extremely dangerous. It means:

- Greater vulnerability to crime (assault, robbery, rape) and increased exposure to the elements and diseases. Service providers in Santa Clara County express concern that many homeless people do not report crimes committed against them, because they do not want to draw attention to themselves.⁵
- 110 homeless people died on San Francisco streets in 1989.⁶
- Six homeless people died on Marin County streets between mid-1988 to the end of 1989.⁷

Why Don't Their Families Help?

Some of us may ask why people who have become homeless couldn't have relied upon their families or friends to help them.

- *"Poor people can avoid literal homelessness by overspending on their housing only because they can often rely on social services, their network of family and friends, private charities, and the like to provide essentials that their incomes cannot. Absent this range of*

supplementary resources, homelessness, or starvation, or both, would be unavoidable.

*Kin and friendship networks provide the most important line of defense against literal homelessness for the extremely poor; the homeless are those among the extremely poor for whom this defense has failed. The apparent reason there are not more homeless, in short, is that most of those who might otherwise be homeless avoid that fate through the generosity of their family members and social networks."*⁸

Many now homeless have already exhausted their support networks, which often had few resources to begin with.

Doubling up in a friend's apartment can be grounds for eviction; family members and relatives may be unable to keep an extra person for very long. Finally, many homeless people, such as abused women and children for example, don't have a viable support network.

What Kind of People are Homeless?

There are a lot of myths about how different homeless people are from the "rest" of us. It is sometimes hard to see the human being behind the most visible homeless people — those with tattered clothes and the stench of someone who haven't been able to shower.

- Homeless people are not criminals: A recent study found that homeless men are "no more and probably less likely to commit crimes of violence than the general male population."⁹
- Homeless people are part of the communities in which we all live, not outsiders who come from somewhere else looking for a handout:
 - A 1989 Santa Clara County survey found that 76% of homeless people had their last

place of residence within the county and 62% had family and friends in the county.¹⁰

- According to this Santa Clara survey, 90% of homeless people interviewed said they were willing to work, but 22% of them report no income at all. Only 6% reported unemployment insurance as a source of income. Two of the criteria for unemployment insurance are that the person be willing and able to work and have transportation to get there.¹¹

A study done in San Jose compared socio-economic characteristics of homeless and non-homeless poor people with those of the general California population. It found that:

- Homeless people were more likely to be working (31.6%) than non-homeless poor people (19.2%).¹²
- Both homeless (21.1%) and non-homeless (28.8%) poor people were more likely to have attended or graduated from college than the general population (19.6%).¹³

Being Homeless in the United States

People without homes must struggle for access to many things the rest of us take for granted. Besides a place to sleep, some of these things include kitchens, living rooms, toilets, showers, clothing, and a place to store belongings. Transportation to get to all of these things, as well as to obtain jobs, is a major problem.

Homeless people must rely upon state and county indigent health care systems, and care provided in shelters. Seeking health care may be a lower priority than food or shelter. With doctors refusing to treat Medicare patients and further cuts in county health care programs, recovering from health problems will be more difficult still.

- In Santa Clara County, there is only one public health nurse assigned to 16 shelters from 8 a.m. to 5 p.m.¹⁴

Mental illness, frequently cited as a cause of homelessness, may in fact be a result of life on the streets. How many of us can say that we would function normally after weeks or months of sleeping on sidewalks, encountering hostile strangers, and lacking any respite from life's hardships?

- A recent survey of homeless people in San Francisco's Tenderloin neighborhood found that many of them suffered from Post Traumatic Stress Syndrome, similar to that found in combat veterans or refugees from war-torn countries.¹⁵

Many homeless people abuse controlled substances, such as alcohol and drugs, as do many other Americans.

- Recent surveys showed that 13% of lawyers nationwide have more than 6 drinks per day; in Washington and Oregon, 15-18% lawyers are alcoholics, in Texas, 20% are substance abusers.¹⁶
- Among the general population, an estimated 10% are substance abusers.¹⁷

Many of us can hide our drug and alcohol problems in our homes. Homeless people, however, don't have homes and so their use of alcohol (or other substances) is simply more visible. Faced with living in the "out-of-doors," in all sorts of weather, moreover, is it any wonder that some homeless people "medicate away from low self-esteem"?¹⁸

Many parents need child care in their daily lives; homeless parents have a greater need than anyone as they experience stress and strain acutely and must also look for shelter, housing and work, attend job training sessions and line up for food.

Homeless youth experience more severe problems than other adolescents facing the adjustment issues involved with becoming an adult. Homeless youth are at greater risk in terms of their ability to make the transition to independent living. Few programs exist to accommodate their needs, however.

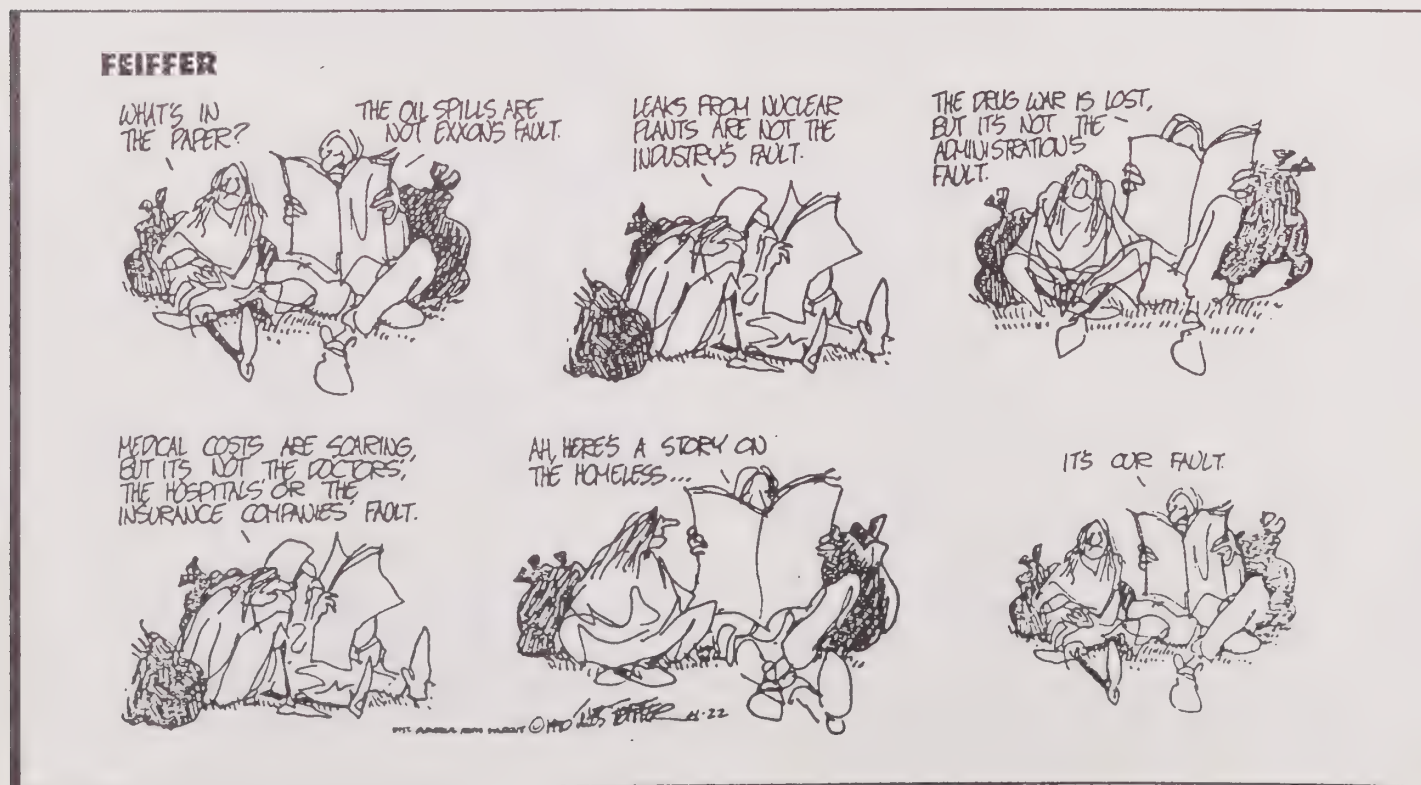
- Homeless youth have been estimated to account for 5% of homeless people nationwide.¹⁹
- It is estimated that there are between 1,500-2,000 homeless youth in San Francisco but less than 50 shelter beds available.²⁰
- In Alameda County, most shelters will not admit boys over 13.²¹
- Santa Clara County has 10 beds for homeless youth.²²

Most of us have experienced the frustration and anxiety of looking for a job. Those feelings, however, are infinitely greater for a homeless person.

- The attitudes of employers may be the greatest barrier to employment of homeless people. Employers may perceive a homeless person as irresponsible and unreliable.
- Lack of identification, lack of suitable clothes, lack of transportation and lack of a permanent address are other barriers that most of us do not have.

Perhaps the worst effect of homelessness is the sense of alienation from a society that doesn't seem to care.

- Homeless people resting peacefully in parks are forced to move along by the enforcement of obscure no-sleeping and anti-"lodging" laws.²³
- Even though homeless people have nowhere to cook or store their own food, members of the group Food Not Bombs have been arrested in San Francisco for giving away food to homeless people.²⁴



POINT SIX

Solving Homelessness: Learn From the Past and Plan for the Future

The social and economic causes of homelessness can be placed in an historical context, and we can learn from our past how to construct solutions for the Twenty-first Century.

“Dependent homeless persons have always been a problem . . . and the attention of the public has been challenged on numerous occasions. Each time, the public seems to have met the challenge in the easiest and most expedient manner, with very little reference to previous experience and only intermittent, casual interest in the future.”¹

Homelessness Now is Unique, But Not New

The causes of homelessness today, and the interaction between them, are certainly unique to our times. Throughout history there have been many times when large numbers of displaced, houseless and jobless people existed. Their numbers were largest during periods when economic shifts occurred, and every war has contributed to the numbers in need. For each major period of western history with sufficient numbers of houseless and jobless persons, a new way of thinking about how to meet the needs of the community has arisen, evoking a new form of governmental response to homelessness. While these time periods are very broad, we need to take a sweeping look at the past so as to consider a long view at the future.

Past Responses to Homelessness Can Guide Us Now

<u>Time Period</u>	<u>Economic Transformation</u>	<u>Government Response</u>	<u>Private Activity</u>
14th to 18th Century	Feudal system to commerce, trade and wage labor	Enact laws regulating labor and wages, movement of vagabonds, and denoting who could receive charity	Workers looked to lord of the manor for basic needs; religious groups assist government
19th to 20th Century	Agrarian base to industrial/manufacturing	Regulatory role, denoting responsibility for poor to be at local level	Within self-interest of landowners and factory operators to assure workers housed and fed at minimum levels; when not met, charitable institutions developed to fill gaps and meet needs in cities
20th Century	Industrial/manufacturing	Participation at federal level in providing relief to poor, including the financing of housing; federal participation in regulating working conditions	Century-long negotiations leading to adequate wages, reasonable hours, safe working conditions and equal opportunity in industry and public sector
21st Century	Technological/information era	???	???

Six hundred years of human history cannot, of course, be adequately portrayed in one chart. What is clear, however, is that our modes of regulating the working, feeding and sheltering of people have continually evolved, as have our notions of social justice. In the last 70 years, for example, we have expanded our idea of what the national government's role in meeting social needs should be:

- To meet the staggering human needs during the Great Depression, our society recognized, for the first time, that our economic system, not the individual, was the underlying cause of homelessness and poverty. Because of this realization, the federal government assumed responsibility to supplement state relief through the Federal Emergency Relief Act of 1933's Transient Division, to provide shelter, food, medical care, clothing, subsistence cash, and work to the unemployed.³
- When mortgage foreclosures and defaults became widespread in the 1920's and 1930's the federal government stepped in to provide public housing and housing finance programs, primarily for middle income people.
 - ❖ Through the 1937 Federal Housing Act, public housing for 500,000 people was built and managed by the New York Housing Authority.⁴
 - ❖ The Home Owner's Loan Corporation provided \$3 billion to help over one million homeowners by refinancing their home mortgages between 1933-1937.⁵
- To meet the housing needs of millions of veterans returning after World War II, the federal government created a boom in suburban housing by providing Veterans Administration loans at low interest rates and mortgage insurance through the Federal Housing Administration.⁶

- The post-war government allowance of mortgage interest and property tax deduction and deferral of capital gains taxes on homes also encouraged home buying. This partnership between government and real estate institutions created 30 million new housing units in the two decades following the War.⁷
- When riots by the urban poor in the 1960's focused attention on urban poverty, the federal government's War on Poverty created programs such as Food Stamps, Job Corps, Head Start, VISTA, and Community Action Agencies to meet people's needs.⁸

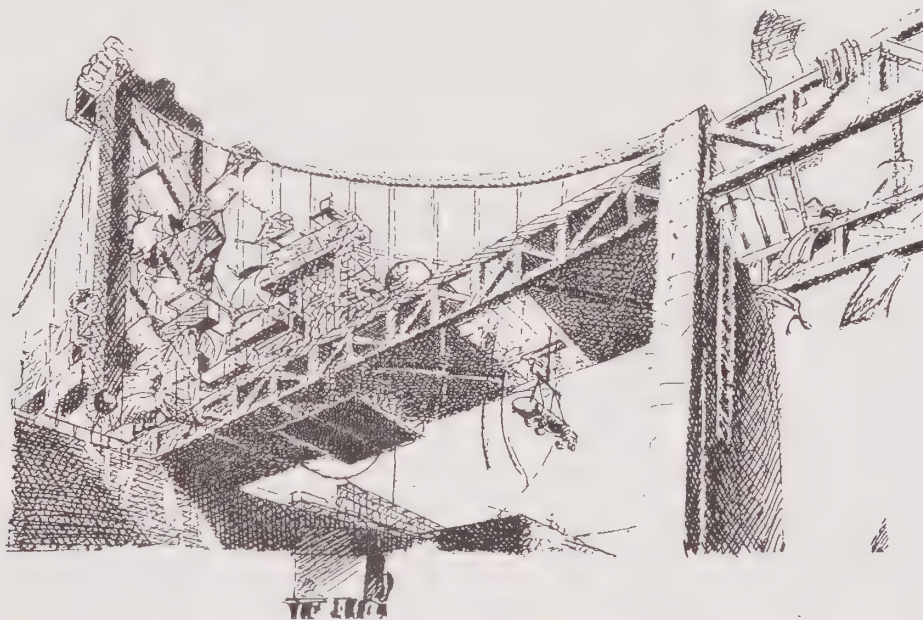
While solutions for homelessness today need to meet the peculiar causes of homelessness now, we need to build upon these past advances in ways of meeting human need. Rather than experiencing today's homelessness as an overwhelming and unsolvable problem, we can instead seize this opportunity to distribute our resources in a way that ensures safe, decent living conditions for all of us. Our goal in ending homelessness should be met by building upon our past to meet present needs, within the framework of our shared values.

At the close of the 20th Century, these values include:

- The opportunity to work for a decent living.
- Having control over a decent, affordable living space of one's own.
- A system of government that acknowledges our connections as a community.
- The assurance of a government "living needs" safety net.
- The opportunity to realize our full potential as human beings.

These values must inform our decisions about homelessness at every level: business, government, community and personal.

A Futuristic Glimpse of the San Francisco-Oakland Bay Bridge



*"The bridge was old, in need of repair. They closed it, but then the devaluations began, the depression. There was no money for the repairs they'd planned. The bridge stood empty. And then one night, as if someone had given a signal, the homeless came. But the legend is that there was no signal. People simply came."*⁹

Consider some recent predictions:

- 18.7 million Americans will lack adequate housing by the year 2003.¹⁰
- No significant decline in housing costs in the foreseeable future.¹¹
- In the past two years, the state's welfare rolls have increased nearly three times as fast as the state's population, and there is no sign of a slowdown.¹²
- In 1990, 21% of the children in California live in poverty; by 2000 that percentage could be as high as 33%.¹³

Our Actions Now Will Define Our Future

*"The mark of a civilized society, so goes the common wisdom, is how well it protects its most vulnerable members, its children, its elderly, its infirm, its poor. Has a civilized society begun to cross the line when — faced with huge but finite resources — it reflexively and repeatedly chooses to deny those most vulnerable members many of the basics of life that other members of the society take for granted?"*¹⁴

Our "culture of separation" is one cause of our common difficulties. Many of us see no connection between ourselves and our neighbors, between our actions as individuals and our problems as a society.¹⁵ Seeing those connections and empowering ourselves to work on solutions is the necessary first step in creating the kind of world we want to live in.

What would a more just society look like? It would:

- Acknowledge that we are part of an evolving world economic system.
- Acknowledge that the prevalent spirit of humankind is towards equality and full participation by all members of the world community in making decisions that affect all our lives.
- Acknowledge that prevention is less expensive than aftercare and that holistic comprehensive measures are the most effective.

What can we do to apply these concepts to our region — the San Francisco Bay Area?

- Consider housing a right, not a product, commodity or investment.
- Be committed to providing a decent standard of living for all through a full employment economy with sufficient wages, supplemented by government benefits at a humane level, where needed.
- Be a society in which people will not tolerate the hardship of homelessness on others, because we will see others as equals, not different because of economic status or cultural background.
- Involve all kinds of people in making critical decisions about the changes we must make, including those without homes, ill-housed, not working, inadequately paid, or on welfare, as well as the middle class and the wealthy.
- Develop new ways of combining housing, jobs, social services, and transportation to facilitate the building of close-knit communities.

- Rechannel existing neighborhood energy from “not-in-my backyard” organizing to more positive forms of working together to meet our common needs.

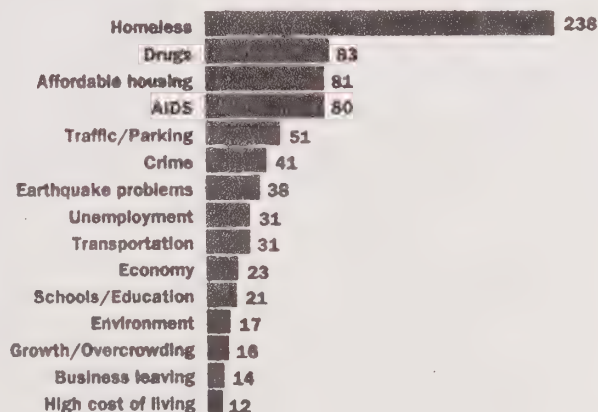
Creating such a society isn’t impossible. Many of us are already realizing what needs to be done.

- Recent polls found that 66% of respondents in Buffalo, New York and 58.6% in Nashville, Tennessee believe society is to blame for homelessness. More than half would pay more in taxes to pay for solutions.¹⁶

EXAMINER POLL

As we enter the '90s, what do you think are the most important problems facing San Francisco?

The 401 poll respondents were asked to list the top problems facing The City. They were allowed up to three responses. These are the totals of their responses:



17

Aside from higher taxes, there are concrete solutions presented in the three Points that follow including a specific 30-step platform on income, housing, and social services. As you consider them, keep in mind that we can create a vision of ourselves as healthy communities and design programs to take us there. In our struggle to get there, we need to ask ourselves continually if indeed we have “crossed the line” from a civilized society into an indecent one, and if so, how can we quickly return?

POINT SEVEN

Constructing the Solutions: The Right to a Living Wage

We who control society's resources must ensure that we provide adequately for everyone's living needs.

One crucial part of the American Dream is a job that pays enough for a decent living. To make this dream a reality in the 1990's we should reconsider and reinvest in:

- ✓ Industries that will maintain the stability of our economy
- ✓ Technological development that will allow us to produce needed goods and services
- ✓ The quality of our work-force as capital in these industries
- ✓ The wages we pay and benefits we offer to everyone

All of this begins with employers taking steps to pay wages that provide a realistic living income to people who work. One possible way to do this is to base a minimum wage / benefit level on the "low-end" rental rates in the Bay Area and HUD's determination that renters should pay no more than 30% of their income on housing:



Minimum Wage Needed to Afford "Low-End" Rentals¹

<u>County</u>	<u>Low-End Rent, 7/90</u>	<u>Minimum Wage Needed</u>
Alameda (Southern)	\$585	\$11.24/hour
Oakland	\$550	\$10.57/hour
Contra Costa	\$525	\$10.10/hour
Marin	\$695	\$13.36/hour
San Francisco	\$765	\$14.71/hour
San Mateo	\$700	\$13.46/hour
Santa Clara	\$640	\$12.31/hour
Solano	\$435	\$ 8.36/hour
Sonoma	\$550	\$10.58/hour

Another method of determining the minimum cost of living is to take into consideration also the “living needs” expenses we all face.

Monthly Minimum Cost of Living for a Single Person In San Francisco

Expenses

Medical Care	Free
Groceries	\$200.00
Housing (including phone, utilities, furniture)	\$450.00
Transportation	\$35.00
Clothing	\$30.00
Personal Care	\$20.00
Other Consumption (including reading, education, recreation and misc.)	\$55.00
Other Items (including gifts, personal insurance and work-related costs)	\$45.00
Total	\$835.00/Month

2

Along with private sector measures to develop adequate wages, legislators should raise government benefit levels to match living needs for the region. In contrast to the \$835 minimum needed for a single person, consider what the following income sources each provide to a single adult (note that the federal “poverty line” for a single person is \$524 a month):

Comparison of Government Benefits and Minimum Wage for Single Person



* Includes \$105/Month in Food Stamps

** Net Pay (Gross Pay minus Social Security and State / Federal Income Tax)

AFDC Family of 2 receives \$560/Month
 AFDC Family of 3 receives \$694/Month
 AFDC Families receive Food Stamps

Did you know that . . .

- ✓ in 1988, Michael Milliken's income of \$600 million exceeded the total amount paid to all General Assistance / Relief recipients in the United States west of the Mississippi?³
- ✓ a person earning \$6.10 an hour would have to save their entire net salary for four months to afford the canine dream home offered at \$3,220 in a 1990 Christmas catalog?⁴

In addition to adjusting incomes:

- ✓ Federal tax policies should be altered to accommodate the financial circumstances of low income people.
 - ◇ For example, increase the amount of the earned income tax credit and make it adjustable to the number of children in a family to supplement the wages of workers with children.
- ✓ Establish private reserve funds for emergencies such as lost income due to illness or accident to cover basic necessities of housing and food until income is restored or entitlement benefits can be arranged.
 - ◇ The *San Francisco Chronicle's* Season of Sharing Fund, operating since 1989, now receives contributions of over \$1 million annually, which are distributed in seven Bay Area counties directly to families with children, people over age 60 or people with disabilities, who are in the midst of a financial crisis.

Beyond adjusting incomes, creating an economy which provides for all the opportunity to work at sufficient wages will take some steps.

- ✓ Government leaders should guarantee the right to work by authorizing the public sector to expand employment: new government jobs can address basic needs in the community that are currently being neglected by designing opportunities to advance our community into the technological / information era. These basic needs include: responding to children's needs by providing child care; responding to burgeoning stress levels and private / public disputes by developing and teaching community dispute resolution; as well as attending to infrastructure (roads and parks), health care needs and educational development.
- ✓ Businesses and non-profit organizations can create new, income-generating enterprises with mutually beneficial results for both the sponsoring organization and those employed.

The amount spent on television advertising each year is \$21 billion. If a percentage of this resource could be redirected to creating new jobs, our communities could be healthier.⁵

- ◇ A principal member of a leverage buyout firm has created a million dollar fund to foster revenue generating employment opportunities for homeless people in the Bay Area.⁶
- ◇ The vocational services offered by Rubicon Programs, Inc., a mental health agency in Richmond, include the operation of two businesses, Rubicon Building and Grounds Service and Rubicon's Garden Cafe and Catering.⁷

- ✓ Establish and encourage expertise on the special circumstances of hard-to-employ people in local job search centers which offer such services as skills assessment, vocational counseling, resume and job application assistance and interviewing techniques.

- ⇒ The Oakland Private Industry Council has joined with the Center for Independent Living and Berkeley Oakland Support Services, which specializes in homeless services, to spearhead a federally-funded jobs program — the Jobs for the Homeless Consortium of Alameda County. In 1989, JFHC helped 270 individuals obtain employment.⁸

- ✓ Create job opportunities for people who have been out of the job market for some duration in order to help them make the transition to the work-place and allow for their special needs during that transition.

- ⇒ St. Vincent de Paul in San Francisco offers a truck drivers program to men who are recovering alcoholics.⁹

30 Points: A Platform for Ending Homelessness — A Living Wage.¹⁰

The steps in which every community should be engaged include:

1. Provide living wage jobs.
2. Raise government benefits to a living wage level.
3. Provide emergency income for those caught in need.
4. Develop jobs that facilitate transitions in the work force.
5. Provide incomes during such transitional phases.
6. Provide job training that is geared to opportunity in new technology.
7. Provide job search services to match workers with employers.
8. Create new jobs to fill community needs, and employ homeless people.
9. Institute local economic development programs to employ homeless people.
10. Create financing incentives for economic development programs targeting homeless people.

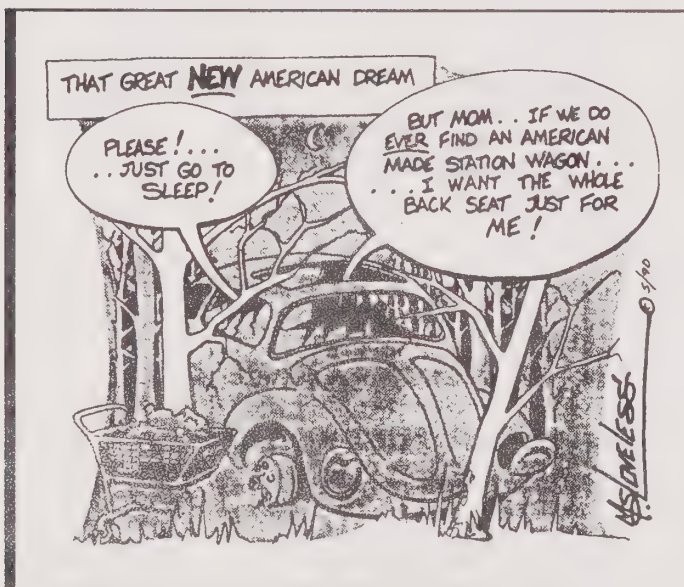
POINT EIGHT

Constructing the Solutions: A Decent Place to Live

We need to make decent, affordable housing a right, not a commodity.

Part of our American Dream is our Dream House, our own corner of the world, where we control our own environment, to which we can retreat, and where we may renew ourselves.

- ✓ Create communities in which everyone is housed and can enjoy control over their environment.



"I feel that we should do more for our homeless. The United States is the richest country in the world. We shouldn't have too many homeless people. I think we should build more shelters and schools especially for homeless people. They could learn some skills that would help them get a decent job. The U.S. could open some more food kitchens, too, and give out special loans with little or no interest to the homeless."

Norman Lee, 7th Grade¹

To make this dream a reality in the 21st Century, we should:

- ✓ Agree that a decent place to live is not a commodity, but a human need so basic that we are all entitled to have that need met.
- ✓ Reform our mortgage finance system to provide stable, low interest rates.
- ✓ Provide direct government subsidies for non-profit building and management of permanently affordable housing for people with low incomes.
- ✓ Make housing available at rental or purchase costs that match local incomes.

There are a number of steps we can take immediately:

- Reconsider the policies we have created around land use in light of the dramatic shortfalls of affordable housing we now witness in the Bay Area.
- ✓ Empower our region to ensure that equitable zoning and siting practices are carried out. This could be done by authorizing our region or the state to override local zoning decisions when communities do not provide their fair share of affordable housing.
- ✧ Senate Bill 2011 (Greene) is an example of a bill which mandates local government

approval of low and moderate income housing developments. Under this bill, if a locality doesn't have an adequate housing element or hasn't met its share of the regional need for low and moderate income housing, then a proposed low income housing development has to be approved, if it meets environmental, health, and safety standards.² Massachusetts has such a law in effect, nicknamed the "Anti-Snob Zoning Law;" it has enabled over 20,000 units of housing to be built.³

- ✓ Form regional councils with the power to designate sites for more housing, in conjunction with community planning efforts to obtain input from affected neighborhoods.
- ✓ Develop an expedited permit process for affordable housing and homeless shelters.⁴
- ✓ Create a landbanking program to preserve land for affordable housing.

Explore innovative construction strategies:

- ✓ Build unfinished "grow homes" such as those proposed in Montreal — affordable "no frills" row houses which owners could expand over time, rather than paying for all amenities upfront.⁵
 - ⇨ San Francisco architect Donald McDonald has built "starter homes," small houses in which living, dining, and kitchen areas are consolidated into one room. He comments that "you can add on to the house as you get more money."⁶

Broaden financing opportunities:

- ✓ In some regions, banks are working with communities to help finance projects in distressed areas through the creation of subsidiary community development

corporations (bank CDCs). The U.S. Comptroller of the Currency has authorized national bank investments in over 30 bank CDCs or similar organizations and in a number of community development projects. Investments have been made by over 100 national banks.

- ⇨ Ameritrust Corporation, a Cleveland-based bank holding company, created the Ameritrust Development Bank in 1986 to work with small, developing and expanding businesses, nonprofit organizations, and low and moderate income families seeking to purchase homes. Through its commercial business, real estate and residential loans, the Development Bank has financed the purchase of over 1,600 homes, provided commercial financing for over 700 residential units, and assisted in retaining 1,600 jobs and creating 700 jobs.⁷
- ✓ Support Housing Trust Funds for use by nonprofit developers from interest earned on escrow accounts and tenant security deposits, real estate transfer taxes, linked development assessments on commercial projects, and direct taxes per square foot of new commercial or luxury housing construction.
 - ⇨ San Francisco's Office of Housing Production Programs required developers of buildings larger than 50,000 square feet in the central business district to build new housing, rehabilitate existing housing, or pay a fee of \$5 per square foot for construction of new housing. From 1981 to 1985, developers subsidized 3,793 residential units, 71% for low and moderate income renters or buyers.⁸
 - ⇨ The Berkeley City Council has adopted guidelines for a Housing Trust Fund. The sources for this pool of money for affordable housing include: Community Development

Block Grant program income;
Redevelopment Agency tax increments;
housing increment fees; proceeds from city
property sales; unclaimed rent
overpayments; and, inclusionary zoning
fees.⁹

for single mothers and their children in
Marin, San Francisco and Santa Clara
counties.¹⁰

Guarantee rent deposits:

- ✓ Assure that a public or private non-profit program exists to guarantee rent deposits for people when they lack move-in costs for rental units, especially when they are post-homeless, moving from transitional or shelter situations.
- ⇒ The ECHO Housing Program, based in Alameda County, recently provided 313 individuals with loan guarantees which assisted them in obtaining new rental housing or maintaining their current residence. The total dollar amount guaranteed was \$176,140, averaging \$563 per person. This program, started in 1987, is currently offering assistance to other Bay Area counties who are interested in starting rental assistance programs.¹¹

Prevent evictions that result in homelessness:

- ✓ A comprehensive, statewide eviction prevention program can provide assistance for meeting rental payments, as well as changes in the eviction law process, early identification of at-risk households, and information and referrals when landlord-tenant problems arise.
- ⇒ A bill introduced in the California legislature this year was modeled on the successful New Jersey Homeless Prevention Program which provides up to six months of rental payments to tenants who will be able to pay their rent after the assistance ends. For those who pay more than 50% of their income in rent, the funds are considered a grant — otherwise the funds are loaned.¹²

Prevent the loss of HUD subsidized housing:

- ✓ Offer incentives for owners receiving HUD subsidies to renew their contracts or help nonprofits, local government or tenants to purchase these buildings.

Create new ways to develop more affordable housing:

- ✓ Support passage of legislation which calls for social ownership of housing — operated for the benefit of and controlled by residents, with resale for profit prohibited. Social owners could be resident associations, non-profit development groups, or local governments. Direct government subsidies would be used to build this housing.

Develop more “special user” housing:

- ✓ Support the development by non-profits of housing which meets the needs of low income people who are temporarily homeless, elderly, disabled, AIDS victims, battered women, etc., and also transitional housing units, which are units linked to social services wherein homeless people can live while stabilizing their lives.
- ⇒ The Harriet Tubman Empowerment Home in San Mateo County, for example, provides for women with drug abuse problems and their children.
- ⇒ Innovative Housing, Inc., for example, has created four transitional housing programs

Engage in adequate planning:

- ✓ Educate each community about the urgent nature of its housing deficit, and begin or join a community-wide planning effort which includes people who are underhoused and those who provide service to them to map out housing solutions, timelines and goals. Communities need to ensure that enough housing is built to meet the projections of need. That has not been the case in the past — the Bay Area met only 20% of its projected low income housing need between 1980-1990.¹³

Bay Area Housing Production

County	Low income units needed 1980-1990	Low income units built 1980-1990	Percentage of need met
Alameda	20,284	6,141	30%
Contra Costa	20,593	3,031	15%
Marin	3,561	1,176	33%
Napa	3,906	52	1%
San Francisco	7,120	2,902	40%
San Mateo	8,218	1,250	12%
Santa Clara	27,942	2,957	11%
Solano	13,116	3,669	28%
Sonoma	14,910	2,655	18%
Bay Area	119,651	23,833	20%

- ✓ Ensure that each city's Housing Element (part of the General Plan) contains data and policy guidelines addressing homelessness, siting of emergency shelters and provision of transitional housing. Monitor each year's progress against established objectives, measured in real, human terms.

Develop emergency measures:

- ✓ Survey public and private social welfare providers to determine the need for short-term shelter for homeless people and make it public

policy that no one should be without a roof over their head while further assessments and referrals are being arranged.

- ⇒ Treatment centers working with the Alameda County Comprehensive Homeless Alcohol Recovery System (CHARS) set aside 25% of their residential space for homeless people. Though this space fills up quickly it is a first step towards meeting the treatment and shelter needs of homeless people with alcohol problems.¹⁴
- ✓ Use National Guard armories and other surplus public buildings as shelters year-round, not just in the winter.¹⁵
- ✓ Revise laws against overnight camping in parks and cars or "lodging" in public places, to decriminalize homelessness and allow homeless people a place to live in the "out-of-doors."
- ✓ Start a program to coordinate the donation of surplus rooms in hotels and motels for homeless people or battered women.
 - ⇒ More than 750 hotels and motels in over 300 communities in 45 states have agreed to donate empty rooms to lodge homeless people, battered women, disaster victims and others in need of temporary shelter, through a program called Hotels / Motels in Partnership. During the first 9 months of 1989, approximately 5,218 people in emergency need have been housed — almost half of them children. The value of the donated rooms last year alone is estimated at more than \$205,000. This program began in 1982, and continues, through the efforts of Richard A. McDonough, a 22-year old television reporter in Wichita, Kansas.¹⁶

30 Points: A Platform for Ending Homelessness — A Decent Place to Live.

The steps in which every community should be engaged include:

11. Make housing available at rental or purchase costs that match local incomes.
12. Prevent the loss of HUD-subsidized housing.
13. Increase non-profit development and ownership of affordable housing.
14. Increase the number of transitional housing units.
15. Determine the housing needs for homeless and at-risk people and work to develop appropriate housing.
16. Guarantee rent deposits for those without savings to meet move-in costs.
17. Intervene in those evictions that result in homelessness, negotiating an agreement or creating a move-out plan.
18. Involve homeless people and their service providers in planning and implementing solutions.
19. Develop a comprehensive Housing Element that addresses homelessness.
20. Provide emergency shelter at once for everyone who needs it.

POINT NINE

Constructing the Solutions: Services to Maintain Health and Independence

We need to create a social support service network that meets all of our human needs and takes advantage of what those in need can offer to help themselves and others.

The opportunity is before us to change our system to allow it to offer meaningful service and invest in the talents of our community. We must take the first steps to create:

- ✓ A service system that is organized to meet individual human need
- ✓ Services that include the goal of personal advancement in education and skill levels
- ✓ Support systems which assure that the national government will step in where local efforts have failed to meet urgent human needs

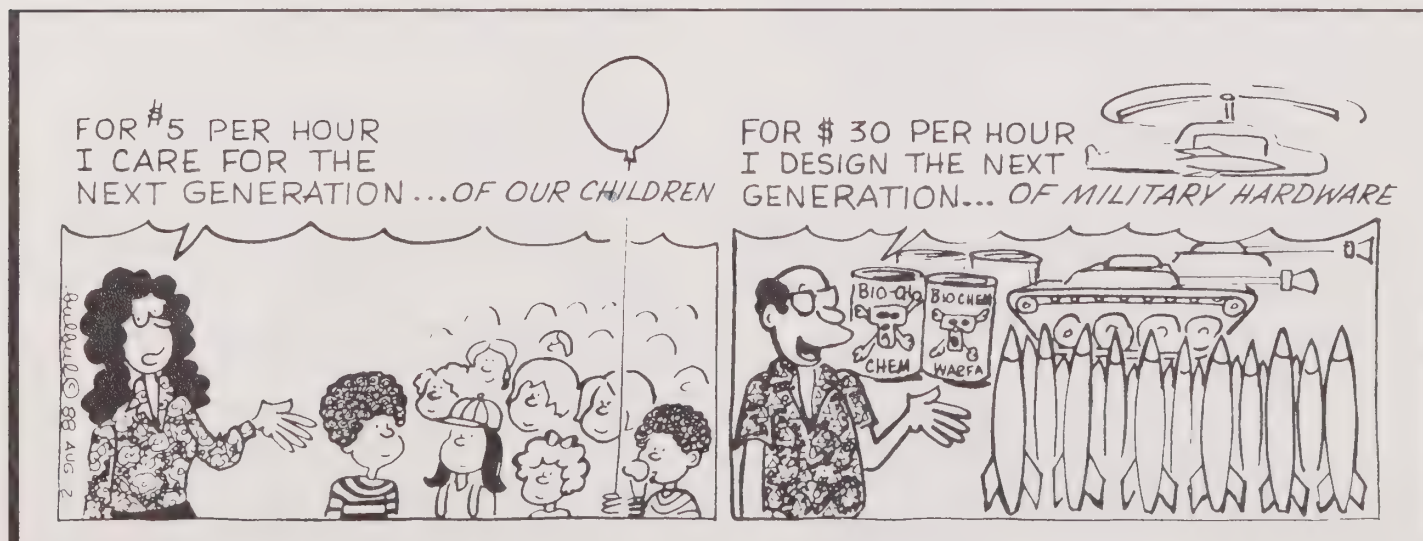
Restructure the system:

- ✓ The main approach to providing social support services that fully meet human needs is to rethink how we spend our money and to use it in the most effective ways, rather than only decreasing or increasing the amount we spend.

- ✓ Prevent problems (such as homelessness and illness) before they arise, as this is always less expensive than dealing with people in turmoil and gridlocked service systems after the fact.
- ✓ Enable people in need to help themselves and others, rather than treat them as dependent on the rest of society. Full participation by those who use a service in deciding how the service will be provided will foster a true democracy and complete personal as well as community growth.¹

Simplify the process:

- ✓ Change intake procedures for government programs to make them clearer and quicker.
- ✓ Encourage public and private service agencies to coordinate their efforts with individuals or households in need by providing for one agency to take lead responsibility for coordination and



case management for a particular client.²

- ✓ Provide three or more substantive services such as housing, health care, advocacy / referral and job training all at one location to make them easier to get to and more effective.
- ✧ San Francisco and Alameda counties are in the process of developing multi-service centers which when complete will offer a variety of government and community-based services at one site.
- ✓ Provide access to centralized daytime bathing facilities, mail and message services, storage space, food, clothing and transportation to homeless people, so that they will have more time to find jobs and housing.
- ✧ A Friendly Place in Oakland is a daily drop-in center for women. Along with the facilities mentioned above, it also provides women with a safe, separate environment.

Assess service needs:

- ✓ With the help of homeless people and service providers, work with county governments to conduct a thorough assessment of the support services needed by homeless and underhoused people in each community. This is essential for actual planning for development of relevant services.
- ✧ Santa Clara's Homeless Overview Task Force has completed a study examining services needed from the private and public sectors. It examined programs from shelters to the Probation Department to the Registrar of Voters.³
- ✧ San Mateo's Hunger and Homeless Action Coalition has finished a comprehensive needs assessment, in cooperation with over 500 people, for adoption by the County

Board of Supervisors.⁴

Increase access to health care:

- ✓ Support measures to provide universal access to health care. SB 2868 (Petriss), for example, proposed changes modeled on the Canadian health insurance system, so that a single-payer system administered by the state would provide coverage for every Californian.



- ✓ Assure easy access to preventive and comprehensive physical health services such as immunizations, check-ups, pre- and post-natal care and dental services for households in which health care must take a lower priority in the struggle to maintain housing and food.
- ✧ Alameda County has contracts with ten community-based clinics to provide free health care for the homeless. They also have two health care vans for the homeless which visits sites throughout the county.⁵
- ✓ Establish community-based respite care facilities, where homeless people recovering from illness may fully recuperate, receive assistance on hygiene and obtain referrals to other services. Boston and Washington, D.C. now have such respite care facilities.

- ◇ In Boston, a Health Care for the Homeless program is located in a shelter, which is in turn part of a hospital complex. Its 25-bed respite care program has access to a full range of support, personnel and auxiliary services.⁶

Provide mental health / substance abuse services:

- ✓ Increase access to services and treatment, from outreach to after care, to low income people at substance abuse and mental health facilities.
- ◇ Oakland Independence Support Center and the Tenderloin Self-Help Center are two examples of client-run organizations that provide a variety of services to low income people and are continually jeopardized by decreases in mental health funding.

Increase access to child care and schools:

- ✓ Subsidize and reserve slots for homeless children in childcare programs, in order to free low income parents to seek and keep jobs, vocational training, rehabilitative treatment and housing.
- ◇ In Alameda County, Traveler's Aid started a day-time program for homeless children under the age of 12. In addition to providing day-time care for pre-school children, Homeplace has parent support groups, parent education and home search for families. The program helps parents enroll and re-enroll their children in neighborhood schools. Averaging between 10 and 12 children in the drop-in center daily, the program has worked with over 200 children and 100 parents since it started in December of 1989.⁷

- ✓ Assure access to schooling and other support services for homeless children, by reducing administrative barriers and recognizing special needs.

- ◇ The Family Living Center in Santa Clara County has a Head Start program and small school at their shelter site.

- ◇ A concerted Oakland volunteer effort under the Mayor's Task Force on Homeless Children in July of 1990 opened a tutorial program for homeless children. Thirteen children between the ages of 5 and 10 receive one-on-one help in reading, writing and math, twice a week at the Salvation Army. The program's goal is to encourage self-esteem among the children.⁸

- ◇ A school in Los Angeles has special liaison personnel to facilitate the entrance of children from shelters into the public school environment.⁹

Provide legal support:

- ✓ Establish advocacy programs to allow volunteers from the community to work for the rights of homeless and underhoused people as a class as well as to represent low income individuals in their private legal affairs.
- ◇ The Bar Association of San Francisco's Homeless Advocacy Project, based in a very low income neighborhood, has taken on 610 cases on behalf homeless people in the first six months of 1990. It is staffed by 210 pro bono attorneys and 203 non-attorney legal workers.

30 Points: A Platform for Ending Homelessness — Social Support Services.

The steps in which every community should be engaged include:

21. Increase access to health care.
22. Provide mental health/substance abuse services.
23. Provide government benefits more efficiently.
24. Increase access to childcare and schools.
25. Offer training in basic skills.
26. Offer literacy education.
27. Provide legal support.
28. Coordinate case management.
29. Establish multi-service programs.
30. Assess and plan for social support service.

POINT TEN

Solving Homelessness: Individual and Collaborative Action Steps to Transform Our Region.

We must take individual action to solve homelessness, to achieve both small and large scale solutions.

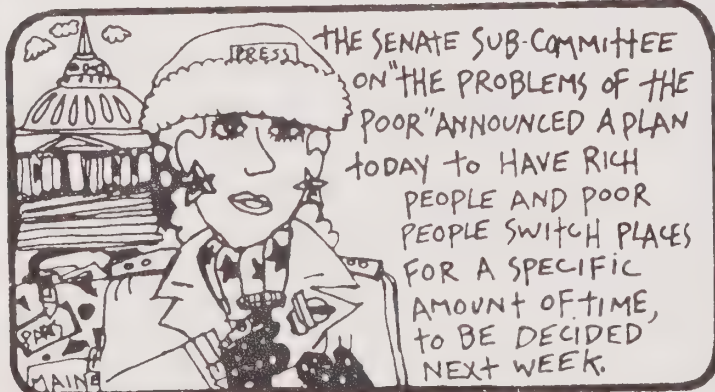
We are a wealthy community, and lack of adequate resources isn't the reason why homelessness is increasing in the Bay Area. It is the way we make decisions about what to spend, focusing on homelessness as a phenomenon isolated from the factors that cause it.

✓ One way to think about allocation of resources is to ask ourselves if there are nonessential projects that we can defer government spending on until all of us are adequately housed, such as:

- ◊ Building sound walls along freeway corridors
- ◊ Landscaping and painting of public buildings
- ◊ Building bus shelters for waiting passengers¹

✓ Another way to think about allocation of resources is to look at what it is we have and how we are matching these resources with demand, such as:

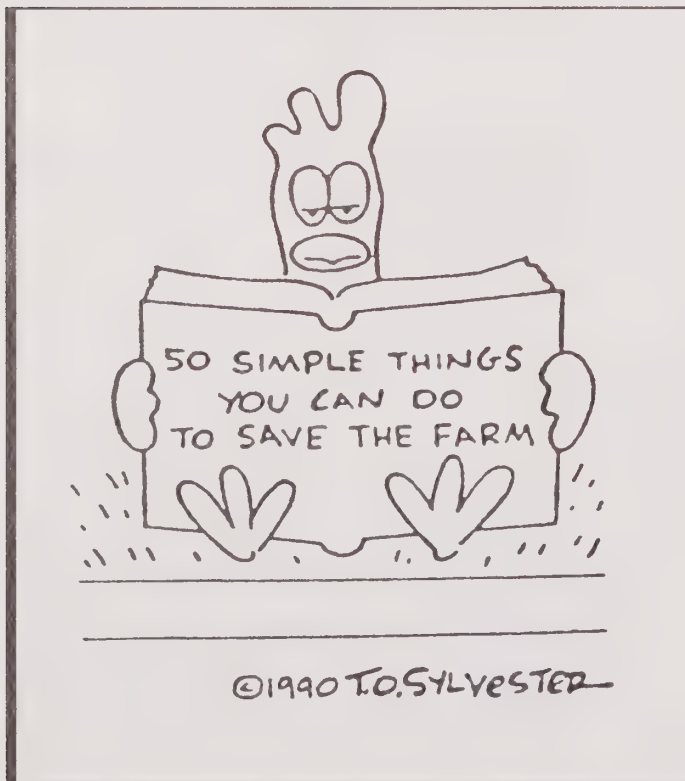
- ◊ The available, unused land and space along the railroad tracks and other CalTrans right-of-way areas.
- ◊ The thousands of local dollars worth of unclaimed property — from investments, bank accounts, and insurance policies — reverted automatically to the state General Fund each year when those who owned it die without heirs, or simply disappear.
- ◊ The inventory of unused buildings and land held in urban areas by state and local government.



- The amount we pay in foster care placements to house children that could be paid to families in need of assistance to house an additional child, thereby generating extra income.
- Assistance grants could be given to families and friends to enable them to keep at home family members and friends who otherwise would become homeless.

The previous three sections listed many large-scale solutions for which we must begin to make changes in our government and businesses.

Ending homelessness requires the participation of all of us in the solutions. There are many small ways that we as individuals can hasten the end of homelessness.



For every dollar that we give to a person on the street, whose life and problems are caught in the larger web of problems facing our society, how can we spend, say, a thousand more dollars of our time and work and energy to unravel the larger web?

*"Charity makes you feel good about what you do. Justice makes everyone feel good about what is being done."*²

The possibilities are endless:

- ✓ Developers and realtors can develop targeted giving.
 - In Sonoma County, an anonymous real estate developer recently donated \$320,000 to provide short-term assistance in making rental or mortgage payments, in order to prevent homelessness. The pilot program, known as the "HCA Family Fund," will distribute \$25,000 per month to people in need.³
 - Last year the Homelessness Task Force of the Berkeley Board of Realtors began a program asking realtors (and others involved in real estate sales) to donate portions of their commissions to a fund to support transitional housing programs. The task force signed up about 100 participants and donated \$22,000 to organizations operating transitional housing.⁴
- ✓ Homeowners making mortgage payments can donate small amounts each month to organizations serving those without homes.
 - Shelter Now, a Southern California nonprofit, has started such a program with Redlands Federal Savings to solicit donations from homeowners with a mortgage statement insert.⁵

- ✓ Individuals can create special funding programs.
 - ⇒ The San Francisco Transitional Housing Fund lets individuals and businesses make five year deposits with the Bank of San Francisco, the principal of which will be returned in full to depositors with 2% interest compounded annually. The Bank of San Francisco matches the funds on deposits with low interest loans. The funds are then made available to low income developers.⁶
- ✓ Civic groups (such as service clubs or sports teams) have adopted transitional housing units or homeless families and underwritten their needs. Or, groups could start their own transitional housing.
 - ⇒ A church in Berkeley has facilitated the collection of funds from its congregation and others to adopt families in transitional housing. The funds are used to buy household necessities when families are in transitional housing and when they move to permanent housing.⁷
 - ⇒ Sonoma County has recently initiated a “Family Connection” program which matches up four to five family members or individuals to serve as a support group for a homeless person or family that is leaving a shelter. The support group members will receive training about the causes of homelessness and the resources available in their communities, and will then be available for assistance, guidance or simply as people to turn to in addition to social service providers.⁸
- ✓ Churches can open their meeting spaces as emergency shelters.
 - ⇒ In San Francisco, during the winter of 1989, religious (and community) groups organized shelters for 200-300 people each night.
- ✓ Employee groups can create “scholarships” or subsidies for homeless people to receive services such as residential treatment for substance abuse or mental illness at private facilities.
- ✓ Landowners can protect tenants from rent hikes on bequeathed property by setting up a trust.
 - ⇒ When Elmer Towle died in 1984, he left an \$18 million estate to the Archdiocese of San Francisco, but he took steps to protect long-time tenants from eviction and increased rents. He set up a trust to ensure that none of his holdings would be sold until five years after the death of his widow.
- ✓ Individuals can speak out.
 - ⇒ The total hours of television watched in American households in a year is about 231 billion.⁹ Homeless people have no house in which to watch television. Dedicate 10% of your television viewing time this year instead to contacting elected officials, demanding an end to homelessness.

Individuals Matter:

54,532 callers responded to “A Current Affair” television segment question of whether Jean Harris should be freed from prison.

- ⇒ Make sure your voice is heard as government and business policies evolve. Be clear that we as voters, consumers, neighbors have begun work on the solutions listed in the preceding three sections. Political platforms and corporate advertising campaigns will serve as signposts to reflect our own priorities and concerns and to direct our leaders.

Individuals Matter:

Advertisers pulled commercials in 1989 from “Married . . . With Children,” because of a letter-writing campaign by a Michigan housewife who complained of the lewd double-entendres on the family-hour show.¹⁰

We can take steps to transform the problem of homelessness. Our communities are not too large. Individual actions, taken together, can create a shared solution that produces benefits for all members of our community.

END NOTES

The 98 cities of the San Francisco Bay Area have each been confronted by the perplexing dynamics of homelessness. In January 1989, the Association of Bay Area Governments responded to this problem by creating HOMEBase, a Regional Support Center for Homelessness Policy and Programs, as a joint venture with the Law Offices of Public Advocates, Inc. Working together, this regional governmental association and public interest law firm have created a "community of interest" among all those in the region concerned with homelessness. HOMEBase provides direct technical assistance, maintains a resource center, engages in developing model programs and policies for acceptance by cities throughout the region, and engages in public education.

HOMEBase is staffed by public policy and law school graduates, supported by volunteers and students, and funded by local private foundations and individual contributions.

Please feel free to reproduce copies of this document and share it with others.

We hope you will join us in moving towards constructive, long-lasting change to end homelessness and we welcome any contributions you can make to these efforts. Please contact HOMEBase at 1535 Mission Street, San Francisco, CA 94103, (415) 431-7430.

The data and information used to create this report was compiled from a wide variety of sources by the 1990 HOMEBase Staff: Marty Fleetwood, Karen Klein, Andrea Jepson, Lisa Gualtieri, Lynn Nesselbush, Earl Lui, Denise Taylor, Sandy Banks, Gregg Friedman, Cord Ihling, Laurel Mend, and Claire Turcott. HOMEBase Support Staff: Cheri Alley, Anne Crowley and Lynnette Jerome. Special thanks to Judy Tam, Office Administrator for Public Advocates, Inc.



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